

**Rayat Shikshan Sanstha's**  
**Karmaveer Bhaurao Patil College, Vashi.**  
**(Empowered Autonomous College)**



**Syllabus for Approval**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
<b>1</b>	<b>Class</b>	F.Y.B.Com.(Banking & Insurance)
<b>2</b>	<b>Eligibility for Admission</b>	12 <sup>th</sup> Pass in any stream or equivalent qualification Open category - Minimum 45% Reserved category- Minimum 40%
<b>3</b>	<b>Title of the Course</b>	F.Y.B.Com.(Banking & Insurance)
<b>4</b>	<b>Passing Marks</b>	Minimum 24 in Semester Exam and 16 in CIA
<b>4</b>	<b>Syllabus and Evaluation</b>	60 Marks for Semester Exam + 40 Marks Continuous Internal Evaluation
<b>5</b>	<b>No. of Years / Semesters</b>	02
<b>6</b>	<b>Level</b>	<del>P.G./ U.G./ Diploma / Certificate</del> (Strike out which is not applicable)
<b>7</b>	<b>Pattern</b>	<del>Yearly / Semester</del> (Strike out which is not applicable)
<b>8</b>	<b>Status</b>	<del>New / Revised</del> (Strike out which is not applicable)
<b>9</b>	<b>To be implemented from Academic Year</b>	From Academic Year 2024-25

Date:

Signature:

Name of BOS Chairperson / Dean: \_\_\_\_\_

AC- April 2023

Item No.- 6.7



**Rayat Shikshan Sanstha's  
KARMAVEER BHURAO PATIL COLLEGE, VASHI.  
NAVI MUMBAI  
(EMPOWERED AUTONOMOUS COLLEGE)**

Sector-15- A, Vashi, Navi Mumbai - 400 703

**Syllabus for F.Y.B.Com. Banking & Insurance  
(NEP Course Structure)**

**Program: B.Com. Banking & Insurance**

**Course: F.Y.B.Com. Banking & Insurance**

**(Choice Based Credit, Grading and Semester System  
with effect from the academic year 2024-25)**

## **PROGRAMME OUTCOMES OF UNDER GRADUATE PROGRAMME**

Commerce graduate will able to:

1. **Disciplinary Knowledge:** Built conceptual foundation and application skills in the area of accountancy, finance, management, research Marketing, Human Resource Management, Business and Corporate Law, economics, Finance, Accounting, Management, Tax, Investment, Insurance, and Banking seeking youth fit for Employment.
2. **Communication Skills:** Communicate Long Standing Unsolved problems in commerce; and to show the importance of commerce in Socio- Economic Development.
3. **Critical Thinking:** Apply the analytical and decision-making skills to various problems appearing in different branches of Commerce and Business.
4. **Problem Solving:** Detect the problem originating in the diverse management areas such as Finance, Marketing, Human Resource, and Taxation; examine the problem, analyse and synthesize data and derive inferences to comprehend solutions to the problems.
5. **Research related Skills:** Identify, formulate and analyse socio-economic and environmental problems to arrive at substantiated conclusions for sustainable development using the fundamental principles of various branches of Commerce and Business.
6. **Digital literacy:** Use various technical ICT tools for exploring, analysing and using the information for business purposes for global competency.
7. **Analytical reasoning:** Develop disciplinary knowledge and tactical depth-ness, with a broader skill set and encourage them to seek out resolute, innovative solutions for dynamic business.
8. **Moral & Ethical Awareness:** Ascertain Unethical Behaviour, falsification, and manipulation of information in business and managing self and various social systems.

9. **Lifelong Learning:** Demonstrate knowledge and understanding of management principles and apply these to one's own profession / career. Capability to work independently in diverse projects and ensure detailed study of various facets Commerce and Business.
10. **Leadership & Teamwork:** Work effectively with groups and individuals and take lead in implementation of plans in various fields of commerce and its allied sectors.
11. **Environment and Sustainability:** Understand the impact of the professional accounting solutions in societal and environmental contexts, and demonstrate the knowledge of and need for sustainable development.

### **Programme Outcomes:**

- To provide in-depth knowledge of different aspects of Banking and Insurance and other financial services
- To train and equip the students with the professional communication skills and professional discipline with which modern banking and insurance is run
- To provide a user perspective on the role of accounting and financial reporting in capturing and conveying economic information about an organization
- To develop an understanding of the changing domestic and global investment scenario in general and Indian capital market in particular with reference to availability of various financial products and operations of stock exchanges

### **Programme Specific Outcomes:**

On completion of this course students will be able to:

- Explain, evaluate and interpret the terminology and concepts related to banking, Insurance and Finance.
- Apply fundamental accounting knowledge to analyse and interpret relevant accounting & financial statements.
- Develop management and analytic skills to work with various financial tools, regulatory agencies and global financial markets.
- Analyze financial instruments and investor behavior using standard financial ratios of liquidity, activity, debt, profitability.

**B.Com. (Banking & Insurance) Programme**  
**Choice Based Credit, Grading and Semester System**  
**Course Structure**

**F.Y.B.Com. (Banking & Insurance)**

**(To be implemented from Academic Year 2024-25)**

Course Type	Course Code	Course Title	Credits	CIE Marks	SEE Marks	Total Marks
Major	BI101	Fundamentals of Banking Practices	4	40	60	100
Minor	BI101	Fundamentals of Banking Practices	4	40	60	100
OE	BI102	Business Law	4	40	60	100
VSC	BI103	Digital Banking	2	20	30	50
SEC	BI104	Business Correspondence	2	20	30	50
VEC	SDP 101	Self Development Programme -I	2	20	30	50
IKS	IKS101	Indian Knowledge System -I	2	20	30	50
AEC	ENG105	English	2	20	30	50
	MAR101	Marathi				
CC	NSS101	NSS	2	20	30	50
	NCC101	NCC				
	PED101	Physical education				
	DAN101	Dance				
	YOG101	Yoga				
	MUS101	Music				
TAE101	Taekwondo					
<b>Total</b>			<b>24</b>	<b>240</b>	<b>360</b>	<b>600</b>

<b>Course Type</b>	<b>Course Code</b>	<b>Course Title</b>	<b>Credits</b>	<b>CIE Marks</b>	<b>SEE Marks</b>	<b>Total Marks</b>
Major	BI151	Fundamentals of Insurance Practices	4	40	60	100
Minor	BI151	Fundamentals of Insurance Practices	4	40	60	100
OE	BI152	Organizational Behavior	4	40	60	100
VSC	BI153	Financial Management	2	20	30	50
SEC	BI154	Investment Management	2	20	30	50
VEC	SDP151	Self Development Programme -II	2	20	30	50
IKS	IKS151	Indian Knowledge System -II	2	20	30	50
AEC	ENG155	English	2	20	30	50
	MAR151	Marathi				
<b>Total</b>			<b>22</b>	<b>220</b>	<b>330</b>	<b>550</b>

## **B.Com. (Banking & Insurance)**

### **Course Structure**

#### **F.Y.B.Com. (Banking & Insurance)**

(To be implemented from Academic Year 2024-2025)

No. of Courses	Semester I	Credits	No. of Courses	Semester II	Credits
<b>1</b>	<b><i>Major/ Minor</i></b>		<b>1</b>	<b><i>Major/ Minor</i></b>	
BI101	Fundamentals of Banking Practices	<b>04</b>	BI151	Fundamentals of Insurance Practices	<b>04</b>
<b>2</b>	<b><i>Open Elective (OE)</i></b>		<b>2</b>	<b><i>Open Elective (OE)</i></b>	
BI102	Business Law	<b>04</b>	BI152	Organizational Behaviour	<b>04</b>
<b>3</b>	<b>Vocational Skill Courses (VSC)</b>		<b>3</b>	<b>Vocational Skill Courses (VSC)</b>	
BI103	Digital Banking	<b>02</b>	BI153	Financial Management	<b>02</b>
<b>4</b>	<b>Skill Enhancement Course (SEC)</b>		<b>4</b>	<b>Skill Enhancement Course (SEC)</b>	
BI104	Business Correspondence	<b>02</b>	BI154	Investment Management	<b>02</b>
<b>5</b>	<b>Value Education Course (VEC)</b>		<b>5</b>	<b>Value Education Course (VEC)</b>	
SDP101	Self-Development Program -I	<b>02</b>	SDP151	Self-Development Program-II	<b>02</b>
<b>6</b>	<b>Indian Knowledge System (IKS)</b>		<b>6</b>	<b>Indian Knowledge System (IKS)</b>	
IKS101	Indian Knowledge System - I	<b>02</b>	IKS151	Indian Knowledge System-II	<b>02</b>
<b>7</b>	<b>Ability Enhancement Course (AEC)</b>		<b>7</b>	<b>Ability Enhancement Course (AEC)</b>	
ENG105/ MAR101	Any one course from the following list of the courses	<b>02</b>	ENG155/ MAR151	Any one course from the following list of the courses	<b>02</b>
<b>8</b>	<b>Co-curricular Courses</b>				
NSS101\NCC 101\PED101\ DAN101\YO G101\MUS10 1\TAE101	Any one course from the following list of the courses	<b>02</b>			
<b>Total Credits</b>		<b>24</b>	<b>Total Credits</b>		<b>22</b>



<b>*List of Ability Enhancement Course (AEC) for Semester I (Any One)</b>		<b>**List of Ability Enhancement Course (AEC) For Semester II(Any One)</b>	
ENG105	English	ENG155	English
MAR101	Marathi	MAR151	Marathi
<b>Note : Course selected in Semester I will continue in Semester II</b>			

<b>*List of Co-curricular Courses (CC) for Semester I (Any One)</b>	
NSS101	NSS
NCC101	NCC
PED101	Physical Education
DAN101	Dance
YOG101	Yoga
MUS101	Music
TAE101	TAEKOWONDO

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester I**  
**with effect from the Academic Year 2024-25**  
**Discipline Specific Courses (DSC) Major/ Minor**  
**BI101**  
**Fundamentals of Banking Practices**  
*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	An Overview of Banking Industry	15
2	Commercial Banking and Customer – Banker Relationship	15
3	Universal Banking & Technology in Banking sector	15
4	Microfinance & Financial Inclusion	15
<b>Total</b>		<b>60</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI101	<b>Fundamentals of Banking Practices</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Discuss the impact of government policy and regulations on the banking industry. [1]*</li> <li>2. Understand the basic concepts of banking and functions of banking. [2]*</li> <li>3. Identify the different types of banker-customer relationship. [3]*</li> <li>4. Examine the banking scenario in India. [4]*</li> <li>5. Evaluate the performance of the banking industry in financial inclusion. [5]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules/Units
1	<b>An Overview of Banking Industry</b>
	<ul style="list-style-type: none"> <li>● Definition of Banks, Types of Banks, Principles of Banking</li> <li>● Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks</li> <li>● Emerging trends of banking - Universal banking, electronic banking, globalization of banking.</li> <li>● Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector</li> <li>● Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act (Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III.</li> <li>● Bank Crises in India</li> <li>● Critical Evaluation of Banking Industry in India</li> </ul>
2	<b>Commercial Banking and Customer – Banker Relationship</b>
	<ul style="list-style-type: none"> <li>● Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank.</li> <li>● Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products</li> <li>● Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products</li> <li>● Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products</li> <li>● Banking Ombudsman – Meaning and Functions</li> </ul>
3	<b>Universal Banking &amp; Technology in Banking sector</b>
	<p><b>A) Universal Banking</b></p> <p>Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment &amp; Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, and NRI Remittance.</p>

<b>4</b>	<b>Microfinance &amp; Financial Inclusion</b>
	<p data-bbox="367 296 591 327"><b>A) Microfinance</b></p> <ul data-bbox="423 369 1341 709" style="list-style-type: none"> <li data-bbox="423 369 1341 510">• Introduction, Need and Code of Conduct for Microfinance Institutions in India, Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program.</li> <li data-bbox="423 552 1166 583">• Role of NABARD and SIDBI, Portfolio Securitization,</li> <li data-bbox="423 625 818 657">• SHG-2, NRLM and SRLM,</li> <li data-bbox="423 678 922 709">• Priority Sector and its Classification</li> </ul> <p data-bbox="367 737 667 768"><b>B) Financial Inclusion</b></p> <ul data-bbox="423 789 1341 1314" style="list-style-type: none"> <li data-bbox="423 789 656 821">• Need &amp; Extent</li> <li data-bbox="423 863 1341 1062">• RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.)</li> <li data-bbox="423 1104 1341 1188">• Features &amp; Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana.</li> <li data-bbox="423 1230 1341 1314">• Features, procedures and significance of Stand up India Scheme for Green Field</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester I**  
**with Effect from the Academic Year 2024-25**  
**Open Elective Courses (OE)**  
**BI102 Business Law**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Introduction to Law	08
2	Indian Constitution	10
3	Contract Act	12
4	Special Contract	12
5	Negotiable Instrument Act	10
6	Information Technology Act	08
<b>Total</b>		<b>60</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI102	<b>Business Law</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Describe the sources of law and classification of Indian courts. [1]*</li> <li>2. Understand meaning, features, need and types of law. [2]*</li> <li>3. Illustrate the sources of law and classification of Indian courts. [3]*</li> <li>4. Compare Contract and agreement. [4]*</li> <li>5. Evaluate the legal effect of minor's agreement. [5]*</li> <li>6. Compose an application article for the given set of rules. [6]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
<b>1</b>	<b>Introduction to Law</b>
	Meaning, Definitions, Features, Types, Sources and Classification * Relevant reforms to the banking and insurance companies IRDA Regulations-Amendments RBI Regulations-Amendments (to be taught not tested in the exams)
<b>2</b>	<b>Indian Constitution</b>
	Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights
<b>3</b>	<b>Contract Act</b>
	Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi- Contingent - Wager - Minor Contracts, Breach and Remedies For the Contract.
<b>4</b>	<b>Special Contract</b>
	<ul style="list-style-type: none"> <li>• Indemnity &amp; Guarantee - Meaning, Features, distinguish, position, Surety, discharge of surety</li> <li>• Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge</li> <li>• Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities.</li> <li>• Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty</li> </ul>
<b>5</b>	<b>Negotiable Instrument Act</b>
	Features, Promissory Notes, Bills of Exchange, Cheque, Features, Distinguish, Acceptance, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Privileges, Payment In and Out of Due Course, Types of Instruments, Penalties For Dishonour, Endorsement
<b>6</b>	<b>Information Technology Act</b>
	Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber * <b>Public Key and Private Key –Introduction</b>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester I**  
**with effect from the Academic Year 2024-25**  
**Vocational Skill Courses (VSC)**  
**BI103. Digital Banking**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Digital Banking Products & Branchless Banking	15
2	Payment Systems	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI103	<b>Digital Banking</b>	1. Understand the concept of digital Banking & its products. [2]* 2. Remember the concept of Branchless Banking. [1]* 3. Apply & relate digital banking strategies in day to day life. [3]* 4. Analyse the innovative Banking & Payment Systems. [4]* 5. Adapt Innovative Banking & Payment Systems. [6]*

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	<b>Digital Banking Products &amp; Branchless Banking</b>
	<ul style="list-style-type: none"> <li>● Introduction</li> <li>● Need for Digital Banking Products</li> <li>● Customer Education For Digital Banking Products</li> <li>● Digital Banking Products Cards, EMV Technology, ATM's, Cash Deposit Machines, Cash Re-Cyclers, Mobile Banking, Internet Banking, POS Terminals</li> <li>● <b>Branchless Banking :</b></li> <li>● Introduction &amp; Objectives</li> <li>● Financial Inclusion- Logic &amp; Logistics</li> <li>● Vehicles for Financial Inclusion</li> <li>● Digital Banking products for Financial Inclusion</li> </ul>
2	<b>Payment Systems</b>
	<ul style="list-style-type: none"> <li>● Overview of Global Payment System</li> <li>● Overview of Domestic Payment System</li> <li>● RuPay &amp; RuPay Secure</li> <li>● Immediate Payment Service (IMPS)</li> <li>● National Unified USSD Platform (NUUP)</li> <li>● National Automated Clearing House (NACH)</li> <li>● Aadhaar Enabled Payment System (AEPS)</li> <li>● E-KYC</li> <li>● Cheque Truncation System (CTS)</li> <li>● National Financial Switch (NFS)</li> <li>● RTGS</li> <li>● NEFT</li> <li>● Forex Settlements</li> <li>● Securities Settlements</li> <li>● Innovative Banking &amp; Payment Systems</li> </ul>



**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester I**  
**with effect from the Academic Year 2024-25**  
**Skill Enhancement Courses (SEC)**  
**BI104 Business Correspondence**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Introduction to Business Letter Writing	15
2	Bank & Insurance Correspondence	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI104	<b>Business Correspondence</b>	<ol style="list-style-type: none"> <li>1. Understand principles of effective business letter writing. [2]*</li> <li>2. Remember the style, format or layout of a letter. [1]*</li> <li>3. Write Bank &amp; Insurance Correspondence letters. [3]*</li> <li>4. Develop the trade letters, Fliers &amp; Leaflets. [5]*</li> <li>5. Compose banking and insurance related letters. [4]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

	<b>Modules/ Units</b>
<b>1</b>	<b>Introduction to Business Letter Writing</b>
	<ul style="list-style-type: none"> <li>● Introduction to letter writing</li> <li>● Principles of effective business letter writing</li> <li>● Style of a business letter: essential elements</li> </ul> <p><b>Trade Letters:</b></p> <ul style="list-style-type: none"> <li>● Format or layout of a letter</li> <li>● Letter of enquiry</li> <li>● Letter of complaints</li> <li>● Letter of claims &amp; Adjustment</li> <li>● Promotional Leaflets &amp; Fliers</li> <li>● Consumer Grievances Letter</li> <li>● Letter under Right to Information</li> </ul>
<b>2</b>	<b>Bank &amp; Insurance Correspondence</b>
	<ul style="list-style-type: none"> <li>● Letter to bank asking them to stop payment &amp; its reply by bank</li> <li>● Letter giving standing instructions for certain payments by the bank</li> <li>● Letter of credit issued by bank</li> <li>● Letter recommending to the head office a renewal of overdraft facilities to a party.</li> <li>● Inquiry about life insurance</li> <li>● Applying for the life insurance</li> <li>● Letter to insurance company making claims</li> <li>● Fire insurance claim letter</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester II**  
**with effect from the Academic Year 2024-25**  
**Indian Knowledge System**  
**IKS101 Indian Knowledge System - I**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Indian Philosophy	15
2	Indian Literature	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
IKS101	<b>Indian Knowledge System -I</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Recall the concepts of Indian traditional knowledge. [1]*</li> <li>2. Understand the importance of roots of Indian Knowledge System. [2]*</li> <li>3. Apply the facets of traditional knowledge&amp; their relevance to day to day life. [3]*</li> <li>4. Analyse the knowledge, art and creative practices, skills and values in ancient Indian system. [4]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	<b>Indian Philosophy</b>
	<ul style="list-style-type: none"> <li>a) Maharishi Vyas</li> <li>b) Manu</li> <li>c) Kanad</li> <li>d) Pingala</li> <li>e) Parasar</li> <li>f) Banabhatta</li> <li>g) Nagarjuna (him and Gautama Buddha are both Buddhist thinkers, can pickeither)</li> <li>h) Panini (separated him from Nagarjuna)</li> <li>i) Chanakya</li> <li>j) Mahavira</li> <li>k) Gautam Buddha</li> <li>l) Adi Shankara</li> </ul>
2	<b>Indian Literature</b>
	<ul style="list-style-type: none"> <li>a) Vedas</li> <li>b) Upvedas (Ayurveda, Dhanurveda, Gandharvaveda)</li> <li>c) Puran</li> <li>d) Upnishad (separated him from Puran)</li> <li>e) Shad darshan (Vedanta, Nyaya.Vaisheshik, Sankhya, Mimamsa, Yoga,Adhyatma and Meditation)</li> <li>f) Sangam Literature</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)  
Programme at Semester II  
with effect from the Academic Year 2024-25  
Discipline Specific Courses (DSC) Major/ Minor  
BI151 Fundamentals of Insurance Practices**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	An Introduction to Life Insurance	15
2	An Introduction to Health Insurance	15
3	An Introduction to Home and Motor Insurance	15
4	Role of Insurance in Logistic	15
<b>Total</b>		<b>60</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI151	<b>Fundamentals of Insurance Practices</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Define the concept of banking insurance scheme [1]*</li> <li>2. Understand Term Plans and Whole Life Insurance. [2]*</li> <li>3. Apply the knowledge of current information and techniques of risk management in insurance. [3]*</li> <li>4. Analyse Health Insurance Market in India. [4]*</li> <li>5. Compare various kinds of insurance plans as well as the importance of contract in Customers. [5]*</li> <li>6. Create valuable insights into overview of Life Insurance and General Insurance Products. [6]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	<b>An Introduction to Life Insurance</b>
	<p>A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</p> <p>B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans, Riders in plan - Introduction, Forms and procedures</p> <p>C) Non Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures)</p>
2	<b>An Introduction to Health Insurance</b>
	<p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</p>
3	<b>An Introduction to Home and Motor Insurance</b>
	<p>A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p>B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>
4	<b>Role of Insurance in Logistic</b>
	<p>A) Role of Insurance in Logistic - Meaning &amp; Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p>B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester II**  
**with Effect from the Academic Year 2024-25**  
**Open Elective (OE)**  
**BI152 Organizational Behavior**  
*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Introduction of organizational Behavior	15
2	Group Dynamics	15
3	Organizational Culture and Change Management	15
4	Organizational Development.	15
<b>Total</b>		<b>60</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI152	<b>Organizational Behavior</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Describe the models of organization behaviour. [1]*</li> <li>2. Understand meaning, nature and scope of organization behaviour. [2]*</li> <li>3. Apply the concept of organizational behavior to understand the behavior of people in the organization. [3]*</li> <li>4. Analyze the complexities associated with management of individual behavior in the organization. [4]*</li> <li>5. Evaluate application of the motivation theories in an organization. [5]*</li> <li>6. Develop strategies about organizational change and development. [6]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	<b>Introduction of organizational Behavior</b>
	Meaning, Nature and scope of OB, Models of OB, <b>Theories of Motivation :</b> <ul style="list-style-type: none"> <li>● Maslow, Herzberg, McGregor Theory X and Theory Y, William Ouchi's Theory Z, Victor Vroom. ERG theory</li> <li>● Application of the Theories</li> <li>● Motivational techniques in Banking and Insurance Industry</li> <li>● *Organizational Behavior in 21<sup>st</sup> Century : ‘Theory A’ for Managing People for Performance</li> </ul> Introduction, Meaning, Essential elements of Accountability Theory
2	<b>Group Dynamics</b>
	<ul style="list-style-type: none"> <li>● Individual Behavior(IQ,EQ,SQ)</li> <li>● Group Formation, Team Building, Team Development.</li> <li>● Goal Setting</li> <li>● Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills.</li> <li>● Johari Window</li> </ul>
3	<b>Organizational Culture and Change Management</b>
	<ul style="list-style-type: none"> <li>● Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts.</li> <li>● Organizational Change, effects of Resistance to Change, ways to overcome resistance to change.</li> <li>● Time and Stress Management.</li> </ul>
4	<b>Organizational Development</b>
	<ul style="list-style-type: none"> <li>● Meaning and Nature of OD.</li> <li>● Techniques of OD.</li> <li>● Importance of OD.</li> </ul>



**Syllabus of Courses of B.Com. (Banking & Insurance)  
Programme at Semester II  
with Effect from the Academic Year 2024-25  
Vocational Skill Courses (VSC)  
BI153 Financial Management  
*Modules at a Glance***

Sr. No.	Modules	No. of Lectures
1	Introduction to Finance and Financial Management	15
2	Financial Goal Setting & Time value of Money	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI153	<b>Financial Management</b>	<p>The learner will be able to –</p> <ol style="list-style-type: none"> <li>1. Recall &amp; Describe the meaning of Finance. [1]*</li> <li>2. Understand the concept of Finance and Financial Management. [2]*</li> <li>3. Demonstrate the knowledge of financial management in investment, financing and dividend decisions. [3]*</li> <li>4. Analyse the proper sources of finance for the business. [4]*</li> <li>5. Determine the present and future value under time value of money. [5]*</li> <li>6. Calculate the values of ROI, NPV, PI, PVCIF, WACC through concepts of financial goal settings. [6]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
1	<b>Introduction to Finance and Financial Management</b>
	<p><b>A) Introduction to Finance</b></p> <ul style="list-style-type: none"> <li>• Meaning and definition of finance</li> <li>• Importance of finance</li> <li>• Types of Finance: Public and Private</li> <li>• Sources of finance               <ol style="list-style-type: none"> <li>1. <b>Long Term Sources:</b> Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits</li> <li>2. <b>Short Term Sources:</b> Bank Finance, Trade Credit, Other Short Term Sources</li> <li>3. <b>Venture Capital and Hybrid Financing</b></li> </ol> </li> </ul> <p><b>B) Financial Management</b></p> <ul style="list-style-type: none"> <li>• Meaning and Importance of Financial Management</li> <li>• Scope of Financial Management</li> <li>• Functions and Objectives of Financial Management</li> <li>• Primary Objective of Corporate Management</li> <li>• Agency Problem</li> <li>• Organization of Finance Function</li> <li>• Emerging role of Finance Managers in India.</li> </ul> <p><b>C) Objectives of the Firm</b></p> <ul style="list-style-type: none"> <li>• Profit Maximization and Shareholders Wealth Maximization,</li> <li>• Profit V/s Value Maximization</li> </ul>
2	<b>Financial Goal Setting &amp; Time value of Money</b>
	<p><b>A) Financial Goal Setting</b></p> <ul style="list-style-type: none"> <li>• Introduction</li> <li>• Financial Forecasting – Meaning, Techniques, Benefits</li> <li>• Approaches to Financial Planning</li> <li>• Economic Value Added (EVA)– Measurement &amp; Components</li> <li>• Free Cash Flow (FCF)</li> </ul> <p><b>B) Time Value of Money</b></p> <ul style="list-style-type: none"> <li>• Concept</li> <li>• Present Value</li> <li>• Annuity</li> <li>• Techniques of Discounting</li> <li>• Techniques of Compounding,</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester II**  
**with Effect from the Academic Year 2024-25**  
**Skill Enhancement Courses (SEC)**  
**BI154 Investment Management**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Introduction to Investment Management	15
2	Portfolio Management & Technical Analysis	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
BI154	<b>Investment Management</b>	<p>The learner will be able to –</p> <ol style="list-style-type: none"> <li>1. Understand the concept of Investment Management. [2]*</li> <li>2. Remember the concept of Industry lifecycle analysis. [1]*</li> <li>3. Apply tools and theories for investment decisions. [3]*</li> <li>4. Evaluate the portfolio of any mutual fund company. [4]*</li> <li>5. Analyse Pricing of option futures. [5]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules / Units
<b>1</b>	<b>Introduction to Investment Management</b>
	<ul style="list-style-type: none"> <li>● Investment management Objective, investment opportunities, and philosophy of individual &amp; institutional investors</li> <li>● Fundamental analysis; Concept &amp; significance of economic analysis</li> <li>● Industry analysis; introduction, need for industry analysis, alternative classification of Industry</li> <li>● Industry lifecycle analysis, economic factors &amp; industry analysis, SWOT analysis for industries</li> </ul>
<b>2</b>	<b>Portfolio Management &amp; Technical Analysis</b>
	<ul style="list-style-type: none"> <li>● Portfolio theory, selection, risk &amp; return, efficient set of portfolios, optimum portfolio</li> <li>● Capital Asset Pricing theory (CAPM), capital market line, security market line</li> <li>● Nature and style of management and its impact on Company Value</li> <li>● Technical analysis, Introduction to technical Analysis, different Charting techniques</li> <li>● Technical analysis; DOW theory, Different technical indicators - volume indicators, market sentiment indicators, confidence indicators</li> <li>● Efficient market theory random walk: weak form, semi strong, strong form of market. Empirical tests. Comparison of random walk</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester II**  
**with effect from the Academic Year 2024-25**  
**Indian Knowledge System**  
**IKS151 Indian Knowledge System - II**

*Modules at a Glance*

Sr. No.	Modules	No. of Lectures
1	Indian Medical Science, Mathematics and Astronomy	15
2	Indian Social Science	15
<b>Total</b>		<b>30</b>

**Course Outcomes:**

Course Code	Course Title	Learning Outcomes
IKS151	<b>Indian Knowledge System -II</b>	<p>The learner will be able to -</p> <ol style="list-style-type: none"> <li>1. Recall the concepts of Indian Social Science. [1]*</li> <li>2. Understand the fundamentals of Ancient Indian Educations.to understand the pattern and purpose of studying Medical Science, Mathematics &amp; Astronomy. [2]*</li> <li>3. Apply the rational, verifiable and universal solution from ancient Indian knowledge system for the holistic development of physical, mental and spiritual wellbeing. [3]*</li> <li>4. Analyse Indian knowledge, committed to universal human right, well-being and sustainable development. [4]*</li> </ol>

**\*Note: [1]: Remembering, [2]: Understanding, [3]: Applying [4]: Analysing, [5]: Evaluating, [6]: Creating**

Sr. No.	Modules /Units
1	<b>Indian Medical Science, Mathematics and Astronomy</b>
	<ul style="list-style-type: none"> <li>a) Charak</li> <li>b) Susruta</li> <li>c) Maharishi Patanjali</li> <li>d) Dhanwantri</li> <li>e) Aryabhatta</li> <li>f) Mahaviracharya</li> <li>g) Bodhayan</li> <li>h) Bhashkaracharya</li> <li>i) Varahamihira</li> <li>j) Brahmgupta</li> </ul>
2	<b>Indian Social Science</b>
	<ul style="list-style-type: none"> <li>a) Nyaya</li> <li>b) Vyakarana</li> <li>c) Krishi</li> <li>d) Shilp and Vastu</li> <li>e) Natya and Sangeet</li> </ul>

**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester I**  
**with effect from the Academic Year 2024-25**

**Reference Books**

<b>Reference Books</b>
<b>Fundamentals of Banking Practices</b>
<ul style="list-style-type: none"><li>● Essentials of Business Finance - R.H. Srivastava, Himalaya, 8th revised edition, 2015.</li><li>● Management of Financial Institution - R.N. Srivastava, Himalaya, revised edition, 1st Dec, 2010.</li><li>● Investment Management - Preeti Singh, Himalaya, 17th revised edition, 1st Jan, 2010</li><li>● Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian, 2nd edition, 2013</li><li>● Modern Banking- R.S. Sayers, Volume-1, 1st Nov, 1967.</li><li>● Investment Analysis and Securities in India, V.A. Avadhani, Himalaya, revised edition 2009</li><li>● Modern Life Insurance, M J Oster and W, Robert, Macmillan NY, 3rd edition, 2001.</li><li>● Capital Market in a Planned Economy, NCAERT, Delhi, Delhi education, Set-1, 2003.</li><li>● Investment Mgmt. S.L.V. Sinha &amp; Others, Institute for Financial Development and Research. Madras, 17th edition, 1st Jan, 2010.</li><li>● Indian Financial System (Vol. I &amp; II) B.D. Ghonasgi &amp; Maloti Anagol, 8th edition, 2013</li><li>● Indian Financial System M.Y. Khan, Tata Mcgraw Hill., 8th edition, 2013.</li></ul>
<b>Business Law</b>
<ul style="list-style-type: none"><li>● The Constitution of India by P.M. Bakshi, 13th edition, 2016</li><li>● Respective Acts, professional book publishers, revised edition 1st jan, 2018</li><li>● Indian Contract Act, Sale of Goods Act, Partnership Act. By Kannan Mulla, 10th edition, 2012</li><li>● Business Law - Kucchat M. C. 4th edition, Jan 2012</li><li>● Business Law - Kapoor N. D. 31st edition, 1st Jan, 2019</li><li>● Business Law - Chaudha P. R. 2nd edition, 2017</li></ul>

**Digital Banking**

- Digital Banking : Indian Institute of Banking & Finance, Taxmann, 2019 Edition.
- Information Technology & Digital Banking : Indian Institute of Banking & Finance,, Macmillan Education,
- Digital Bank - Strategies to Launch or become a Digital bank : Chris Skinner,
- Digital Banking - Indian Institute of Banking & Finance

**Business Correspondence**

- Business Correspondence & Reporting : Dr. C.B. Gupta & Anuradha Singh, Taxmann's, 2nd Edition
- Essentials Of Business Communication : K Sundar, A Kumara Raj, Vijay Nicole Imprints, 1st Edition 2017
- Business Communication : Dr. V.K. Jain, Dr. Omprakash Biyani, S Chand, Revised Edition
- Business Communication : Meenakshi Raman & Praksh Singh, Oxford , 2nd Edition 2012
- Communication Skills : Sanjay Kumar & Pushp Lata, Oxford, 2nd Edition

**Indian Knowledge System – I**

- Textbook on The Knowledge System of Bhārata by Bhag Chand Chauhan,
- History of Science in India Volume-1, Part-I, Part-II, Volume VIII, by Sibaji Rahaet
- National Academy of Sciences, India and The Ramkrishan Mission Institute of Culture, Kolkata (2014).
- Pride of India- A Glimpse of India's Scientific Heritage edited by Pradeep Kohle Samskrit Bharati (2006).
- Vedic Physics by Keshav Dev Verma, Motilal Banarsidass Publishers (2012).
- India's Glorious Scientific Tradition by Suresh Soni, Ocean Books Pvt. Ltd.(2010)



**Syllabus of Courses of B.Com. (Banking & Insurance)**  
**Programme at Semester II**  
**with effect from the Academic Year 2024-25**

**Reference Books**

<b>Reference Books</b>
<b>Fundamentals of Insurance Practices</b>
<ul style="list-style-type: none"><li>• Dr. K.M. Bhattacharaya &amp; O.P. Agarwal, Basics of Banking and Finance, Himalaya Publishing House 3rd revised edition, 2018</li><li>• Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House 27th revised edition, 2019</li><li>• V.S. Gopal &amp; Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.,9th edition, 2015-16</li><li>• Dr. Seethalekshmy &amp; Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House revised edition, 2017</li><li>• Dr. P.K. Gupta, Insurance and Risk Management, Himalaya Publishing House,2nd edition, 2019</li><li>• M.N. Mishra, Insurance Principles and Practices, S. Chand &amp; Company Ltd.22nd edition, 2016</li></ul>
<b>Insurance Management</b>
<ul style="list-style-type: none"><li>• Financial Management: I M Pandey, Vikas Publishing House, 11th edition, 2015.</li><li>• Financial Management: M.Y. Khan, P.K. Jain, Tata Mc GrawHill, 7th edition, July 2017</li><li>• Financial Management: Ravi M Kishore, Taxman. 3rd edition, June 2017</li><li>• Financial Management: James C. Van Horne, Prentice Hall, 13th edition, 4th November, 2008</li><li>• Financial Management: Prassana Chandra, Prentice Hall. 9 the edition, 27th June, 2015</li></ul>
<b>Organizational Behavior</b>
<ul style="list-style-type: none"><li>• Stephen P. Robbins “Organizational Behavior ” Prentice Hall of India Private Ltd.,</li></ul>

global 14th edition, Nov 21,2017

- Mirza S. Saiyadain “Organizational Behaviour”Tata Mc. Graw Hill. 5th edition,2009
- Work and Organizational Behaviour : John Bratton , MilitzaCallinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmillan, New York. 2nd edition, 15th April, 2010
- Organizational Behaviour : Margie Parikh and Rajen Gupta , Tata Mc. Graw Hill Education Private Limited, New Delhi.,11th edition, 2007
- Organizational Behavior : Suja Nair , Himalaya Publishing House, Mumbai.kindle edition 2010
- Organizational Behaviour : John. R. Schermerhorn, James Hunt, Richard Osborn, Mary Ulh Bien, John Wiley and Sons Publications, San Fransisco. 13th edition, 2011
- Organizational Behaviour : Don Hellriegel & John W. Slocum , South Westren Cenage Learning Publications. 8th edition, 25th June,2010
- Organizational Development : Joan V. Galls John Wiley and Sons Publications, San Francisco. Revised edition, 2011

### **Financial Management**

- Financial Management: Text Problem and Cases, M.Y. Khan & P.K. Jain, 8th ed., Tata McGraw Hill Publishing Co. Ltd.
- Financial Management: Theory, Concepts and Problems, 4th revised edition Dr. R. S. Rustagi, Taxmann.
- Fundamentals of Financial Management: with Excel application supplement, Surender Singh and Rajeev Kaur, Mayur Paperbacks. 6th revised edition
- Fundamentals of Financial Management, J.V. Horne & J.M. Wachowicz, 13th ed. Prentice Hall
- Fundamentals of Financial Management, I.M. Pandey, Theory and Practices,11th ed., Vikas Publishing House

### **Investment Management**

- Investment Management : V.K. Bhalla, S.Chand, 19th revised Edition.
- Investment Analysis & Portfolio Management : Prasanna Chandra, Mc Graw Hill, 6th

Edition

- Investment : Zvi Bodie, Alex Kane, Alan J. Marcus, Pitabas Mohanty, Mc Graw Hill Publishers, 11th Edition
- Investment Management : Vandana Dangi, VK Global Publications, 2023 Edition
- Investment Management : SIA, SIA Publishers & Distributors, 2022-23 Edition

● **Indian Knowledge System - II**

- Textbook on The Knowledge System of Bhārata by Bhag Chand Chauhan,
- History of Science in India Volume-1, Part-I, Part-II, Volume VIII, by Sibaji Rahaet
- National Academy of Sciences, India and The Ramkrishan Mission Institute of Culture, Kolkata (2014).
- Pride of India- A Glimpse of India's Scientific Heritage edited by Pradeep Kohle Samskrit Bharati (2006).
- Vedic Physics by Keshav Dev Verma, Motilal Banarsidass Publishers (2012).
- India's Glorious Scientific Tradition by Suresh Soni, Ocean Books Pvt. Ltd.(2010)

## **B.Com. (Banking & Insurance)**

### **Evaluation System with effect from the Academic Year 2024-25**

#### **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 Marks**

- **Continuous Internal Assessment (CIA)**

<b>Evaluation System</b>	<b>Details</b>	<b>Marks</b>
<b>Continuous Internal Assessment</b>	Online Examinations/MOOC's	20
	Seminar / PPT Presentation / Hands on Approach / Field Visits	10
	Case Study/ Situation Analysis / Project Group Discussion	10
	<b>Total</b>	<b>40</b>

- **Written Test (20 Marks)**

#### **Question Paper Pattern Internal Examination**

**N. B. All questions are compulsory.**

<b>Question No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	Asked 5 questions. (Attempt any 3 from the following.) 5 Marks each	15 Marks
Q-2	Match the Column/ Fill in the Blanks/ True or False/ Multiple Choice Questions	05 Marks

## **B) Semester End Examination: 60 Marks**

### **Semester End Examination: 60%**

- i) Duration: The examination shall be of 2 Hours duration
- ii) Theory question paper pattern
  - There shall be four questions each of 12 marks.
  - All questions shall be compulsory with internal choice within the questions.
  - Question may be subdivided into sub questions a, b, c...and the allocation of marks depends on the weight age of the topic.

**(Detail question paper pattern has been given separately)**

### **Passing Standard**

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 the Internal Assessment and Semester End Examination together.

**(Detail question paper pattern has been given separately)**

## Question Paper Pattern (Theoretical Courses)

Maximum Marks: 60

Questions to be set: 05

Duration: 2 Hrs.

All questions are compulsory Carrying 12 Marks each.

<b>Question No.</b>	<b>Particular</b>	<b>Marks</b>
Q-1	<b>Objective Questions</b> A) Sub Questions to be asked 10 and to be answered any 06 B) Sub Questions to be asked 10 and to be answered any 06 (*Multiple choice / True or False / Match the columns/Fill in the blanks)	12 Marks (6 * 2)
Q-2	<b>Attempt any two</b> A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	12 Marks (6 * 2)
Q-3	<b>Attempt any two</b> A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	12 Marks (6 * 2)
Q-4	<b>Attempt any two</b> A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	12 Marks (6 * 2)
Q-5	<b>Attempt any two</b> A) Theory Questions B) Theory Questions C) Theory Questions D) Theory Questions	12 Marks (6 * 2)

## Question Paper Pattern (Practical Courses)

Maximum Marks: 60

Questions to be set: 05

Duration: 2 Hrs.

All questions are compulsory carrying 12 Marks each.

Question No.	Particular	Marks
Q-1	A) Practical Questions <b>OR</b> B) Practical Questions	12 Marks  12 Marks
Q-2	A) Practical Questions <b>OR</b> B) Practical Questions	12 Marks  12 Marks
Q-3	A) Practical Questions <b>OR</b> B) Practical Questions	12 Marks  12 Marks
Q-4	A) Practical Questions <b>OR</b> B) Practical Questions	12 Marks  12 Marks
Q-5	Objective Questions A) Sub Questions to be asked 10 and to be answered any 06 B) Sub Questions to be asked 10 and to be answered any 06 (*Multiple choice / True or False / Match the columns/ Fill in the blanks) <b>OR</b> C) Theory Questions/ Short Notes To be asked 05 To be marked 03	06 Marks 06 Marks      12 Marks

**Note: Practical question of 12 marks may be divided into two sub questions of 6 Marks or full length question of 12 marks may be asked. If the topic demands, instead of practical questions, appropriate theory question may be asked.**

**Syllabus of Skill Enhancement Course of  
B.Com. (Banking & Insurance) Programme  
with effect from the Academic Year 2024-25**

**Certificate Course in Soft Skill**

**Details of the Certificate Course:**

1. Credit	: 1
2. Eligibility	: 10+2
3. Duration	: 30 Hrs
4. Intake Capacity	: 30 Students
5. Fees Structure	: Rs. 3000

**Course Objectives:**

To impart training in personal development and professional skills for value addition of employability and industry placement.

**Learning Outcomes:**

By end of the course students will be able to,

1. Develop work life and social skills as well as personal an emotional well being
2. Demonstrating clear briefing and listing skills
3. Develop effective writing and communications skills
4. Know realistic perspective of work and work expectations
5. Formulate problem solving skills in making appropriate and responsible decisions



## *Modules at a Glance*

<b>Sr. No.</b>	<b>Modules</b>	<b>No. of Lectures</b>
1	Goal Setting	03 session
2	Public Speaking	03 session
3	Self Confidence Development	03 session
4	Time Management	03 session
5	Fear and Stress Management	03 session
6	Social Manners	03 session
7	Effective Presentation Skill	03 session
8	Resume writing	03 session
9	Interview skill	03 session
10	Finishing skill	03 session

## **Scheme of Evaluation**

### **Evaluation Scheme:**

<b>Evaluation System</b>	<b>Particular</b>	<b>Marks</b>
Term end Assessment	Written Test / Online Test	<b>30 Marks</b>
Internal Evaluation	Group discussion/ Role Plays/ Management Games/ Case Studies	<b>20 marks</b>
	<b>Total</b>	<b>50 Marks</b>

Sr. No.	Modules / Units
<b>1</b>	<b>Goal setting</b>
	Introduction, basic principle, steps for drafting a goal, exercise & assignment.
<b>2</b>	<b>Public speaking</b>
	How to present ideas, opening & closing of talk& how to make it interesting, E -concept, how to overcome barriers for non-performance & role plays.
<b>3</b>	<b>Self-confidence development</b>
	Game and exercise, anchoring, basic changes for positive body language SWOT analysis, building positive attitude, view problems as opportunities, types of motivation & its relevance & assignment.
<b>4</b>	<b>Time management</b>
	Time as a resource, identification of time wasters, time management styles and techniques and assignment.
<b>5</b>	<b>Fear and stress management</b>
	Introduction, impact, how to manage stress and overcome fear.
<b>6</b>	<b>Social manners</b>
	Introduction, how to listen effectively, value of win-win situation, golden principles of human relations, emptying technique & assignment.
<b>7</b>	<b>Effective Presentation Skills</b>
	How to prepare ppt, how to use tools, conduct of ppt in smooth manner, optimum utilization of time in presentation. & Role plays
<b>8</b>	<b>Resume writing</b>
	Drafting of resume, official letters, reports, crisp writing & assignment
<b>9</b>	<b>Interview skills</b>
	How to prepare for interview, how to answer the questions raised by interviewer. How to negotiate with interviewer? & Role plays
<b>10</b>	<b>Finishing skills</b>
	Etiquettes, table manners, grooming, skincare, power dressing & role plays

**List of Reference Books:**

1. Agarwal, Anju D(1989) A Practical Handbook for Consumers, IBH.
2. Alien, R. K.(1970) Organisational Management through Communication.
3. Ashley, A(1992) A Handbook Of Commercial Correspondence, Oxford University Press.
4. Aswalthapa, K (1991) Organisational Behaviour, Himalayan Publication, Mumbai.
5. Atreya N and Guha (1994) Effective Credit Management, MMC School of Management, Mumbai.
6. Bahl, J.C. and Nagamia, S.M. (1974) Modern Business Correspondence and Minute Writing.
7. Balan, K.R. and Rayudu C.S. (1996) Effective Communication, Beacon New Delhi.
8. Bangh, LSue, Fryar, Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group USA.
9. Barkar, Alan (1993) Making Meetings Work, Sterling Publications Pvt. Ltd., New Delhi.
10. Basu,C.R.(1998) Business Organisation and Management, T.M.H.New Delhi