

As Per NEP 2020

University of Mumbai



Syllabus for Field Projects (FP)

Name of the Programme – B.Com. (Banking & Insurance)

Faulty of Commerce & Management

**Board of Studies in B.Com. (Banking & Insurance) & B.Com.
(Investment Management)**

Semester

III

Duration

**30 hrs (Field Work+ Survey)
+ 15hrs (Discussion + Report Writing)
: Total - 45 hrs**

From the Academic Year

2025-26

Name of Faculty:- Commerce & Management

Name of Programme :- B.Com. (Banking & Insurance)

Duration :- 30 hrs (Field Work+ Survey) + 15hrs (Discussion + Report Writing) : Total - 45 hrs

Sr. No.	Name of the Topic
1	Branch Process Observation Shadow different departments in a bank: savings, loans, forex, remittances. Study branch-level interdepartmental coordination and workflow efficiency.
2	Credit Appraisal Exposure Assist in or observe SME or retail loan valuations. Review credit score integration, collateral verification, and sanctioning process.
3	Insurance Claim Processing Map the claim process in both life and general insurance. Study documentation requirements, TATs, and grievance resolution practices.
4	Customer Service Evaluation Evaluate bank/insurer helpdesk processes. Observe complaint handling, escalation procedures, and feedback capture systems.
5	Digital Banking Study Tour the IT/ops department to see how mobile banking, IMPS, and NEFT are maintained. Explore tools used for fraud detection and backend monitoring.
6	Microfinance & Rural Banking Visit Visit rural branches or MFIs to study SHG-linked credit or Mudra loans. Document outreach and repayment behavior in financially underserved areas.
7	Risk Management Workshop Attend internal risk audit or fraud control sessions. Identify how credit, operational, and market risks are mitigated.
8	Interaction with Insurance Agents & Brokers Interview individual agents on sales tactics, ethics, and client education. Observe the compliance protocols they follow for product distribution.
9	Regulatory Exposure Visit to RBI, IRDAI, or SEBI offices or webinars (where physical visits aren't possible). Understand core functions like supervision, licensing, and financial inclusion promotion.
10	Insurance Marketing & Distribution Study Analyze the impact of online platforms, brokers, and TPAs on insurance penetration. Explore cross-selling models like bancassurance.
11	Portfolio Management Overview Understand how banks/insurers manage surplus through investments. Observe how risk and return are balanced in financial instruments.
12	Financial Literacy Campaigns Conduct workshops or info sessions on topics like UPI safety, health insurance, or credit scores. Design leaflets, charts, or short videos to engage local audiences.

13	AML/KYC Compliance Observation Observe how documents are verified and stored as per guidelines. Learn how alerts are flagged for unusual transaction behavior.
14	Audit & Inspection Experience Shadow internal auditors during branch visits. Review audit checklists and observe how compliance deviations are addressed.
15	Policy Underwriting Simulation Participate in role-play or review real-life underwriting case files. Understand the link between medical reports, lifestyle data, and premium pricing.
16	Comparative Study: Private vs. Public Sector Banks Evaluate customer service, digital adoption, and financial performance. Collect data through visits, interviews, and service audits.
17	Case Study on Insurance Frauds Analyze real-life frauds (e.g., motor insurance, false health claims). Review red flags and preventive mechanisms implemented post-incident.
18	Customer Satisfaction Survey Design and conduct surveys on service parameters. Compile data using basic tools (Excel/SPSS) and present findings.
19	Industry Interview Series Interview professionals (bankers, actuaries, claim officers) to capture real-world insights. Document key skills and career progressions in the domain.
20	Treasury & Forex Desk Visit Observe short-term and long-term liquidity management in a bank. Understand foreign exchange operations and rate setting.
21	Mobile Banking App Evaluation Evaluate usability, features, and service quality of mobile banking apps. Compare across public, private, and fintech-led banking apps.
22	Health & General Insurance Product Comparison Compare features, exclusions, and premiums of health and motor policies. Assess how customer profiles affect product suitability.
23	Insurance Awareness in Low-Income Segments Conduct fieldwork to understand penetration and perceptions. Document barriers to adoption and suggest simplified communication strategies.
24	Loan Recovery & Collection Practices Observe how NPAs are handled at the branch level. Understand soft vs. hard collection mechanisms and legal escalation paths.
25	Digital Payment Systems Review Study UPI, QR-based payments, wallets, and payment banks. Assess backend fraud detection and downtime handling mechanisms

The topics are indicative and the faculty members should allot Field Projects that are relevant and important as per core Subject. The Field Project may be taken individual or in a group up to 5 students with proper guidance from Faculty.

Evaluation Chart

(i) Internal Evaluation by Guide (Marks 20)

Criteria	Marks
Field visit completion, Attendance and interaction	10
Overall Report quality	10
Total	20

(ii) External Evaluation (Marks 30)

Criteria	Marks
Objectives, Literature Review , Methodology, Data Analysis, Conclusion and Recommendations	15
Overall Project Report Structure and Style	5
Presentation Skills & Communication	10
Total	30

Chairman
BoS
Dr Sunil karve

Associate Dean

Dean