University of Mumbai

वेबसाईट – mu.ac.in
ईमेल - आयडी - dr.aams@fort.mu.ac.in
aams3@mu.ac.in

विद्याविषयक प्राधिकरणे
सभा आणि सेवा विभाग(ए.ए.एम.एस)
रूम नं. १२८ एम.जी.रोड, फोर्ट,
मुंबई - ४०० ०३२
टेलिफोन नं - ०२२ - ६८३२००३३

(नॅक पुनर्मूल्यांकनाद्वारे ३.६५ (सी.जी.पी.ए.) सह अ++ श्रेणी
विद्यापीठ अनुदान आयोगाद्वारे श्रेणी १ विद्यापीठ दर्जा)

क.वि.प्रा.स.से./आयसीडी/२०२५-२६/३७   दिनांक : २७ मे, २०२५

परिपत्रक:-

सर्व प्राचार्य/संचालक, संलग्नित महाविद्यालये/संस्था, विद्यापीठ शैक्षणिक विभागांचे संचालक/ विभाग प्रमुख यांना कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण २०२० च्या अमंलबजावणीच्या अनुषंगाने **शैक्षणिक वर्ष २०२५-२६** पासून **पदवी व पदव्युत्तर अभ्यासक्रम** विद्यापरिषदेच्या दिनांक २८ मार्च २०२५ व २० मे, २०२५ च्या बैठकीमध्ये मंजूर झालेले सर्व अभ्यासक्रम मुंबई विद्यापीठाच्या www.mu.ac.in या संकेत स्थळावर NEP २०२० या टॅब वर उपलब्ध करण्यात आलेले आहेत.

(डॉ. प्रसाद कारंडे)
कुलसचिव

मुंबई – ४०० ०३२
२७ मे, २०२५

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1	The Deputy Registrar, (Admissions, Enrolment, Eligibility and Migration Dept)(AEM), dr@eligi.mu.ac.in
2	The Deputy Registrar, Result unit, Vidyanagari drresults@exam.mu.ac.in
3	The Deputy Registrar, Marks and Certificate Unit,. Vidyanagari dr.verification@mu.ac.in
4	The Deputy Registrar, Appointment Unit, Vidyanagari dr.appointment@exam.mu.ac.in
5	The Deputy Registrar, CAP Unit, Vidyanagari cap.exam@mu.ac.in
6	The Deputy Registrar, College Affiliations & Development Department (CAD), deputyregistrar.uni@gmail.com
7	The Deputy Registrar, PRO, Fort, (Publication Section), Pro@mu.ac.in
8	The Deputy Registrar, Executive Authorities Section (EA) eau120@fort.mu.ac.in He is requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to the above circular.
9	The Deputy Registrar, Research Administration & Promotion Cell (RAPC), rapc@mu.ac.in
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11	The Deputy Registrar, College Teachers Approval Unit (CTA), concolsection@gmail.com
12	The Deputy Registrars, Finance & Accounts Section, fort draccounts@fort.mu.ac.in
13	The Deputy Registrar, Election Section, Fort drelection@election.mu.ac.in
14	The Assistant Registrar, Administrative Sub-Campus Thane, thanesubcampus@mu.ac.in
15	The Assistant Registrar, School of Engg. & Applied Sciences, Kalyan, ar.seask@mu.ac.in
16	The Assistant Registrar, Ratnagiri Sub-centre, Ratnagiri, ratnagirisubcentar@gmail.com
17	The Director, Centre for Distance and Online Education (CDOE), Vidyanagari, director@idol.mu.ac.in
18	Director, Innovation, Incubation and Linkages, Dr. Sachin Laddha pinkumanno@gmail.com
19	Director, Department of Lifelong Learning and Extension (DLLE), dlleuniversityofmumbai@gmail.com

Copy for information :-	
1	P.A to Hon'ble Vice-Chancellor, vice-chancellor@mu.ac.in
2	P.A to Pro-Vice-Chancellor pvc@fort.mu.ac.in
3	P.A to Registrar, registrar@fort.mu.ac.in
4	P.A to all Deans of all Faculties
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To,

1	The Chairman, Board of Deans pvc@fort.mu.ac.in

2	**Faculty of Humanities,**
	
	 Offg. Dean
	 1. Prof.Anil Singh
	  Dranilsingh129@gmail.com
	
	 Offg. Associate Dean
	 2. Prof.Manisha Karne
	  mkarne@economics.mu.ac.in
	 3. Dr.Suchitra Naik
	  Naiksuchitra27@gmail.com

	Faculty of Commerce & Management,
	 Offg. Dean,
	 1 Prin.Ravindra Bambardekar
	  principal@model-college.edu.in
	   Offg. Associate Dean
	 2. Dr.Kavita Laghate
	  kavitalaghate@jbims.mu.ac.in
	 3. Dr.Ravikant Balkrishna Sangurde
	  Ravikant.s.@somaiya.edu
	
	 4. Prin.Kishori Bhagat
	  kishoribhagat@rediffmail.com

	Faculty of Science & Technology
	
	Offg. Dean
	1. Prof. Shivram Garje
	    ssgarje@chem.mu.ac.in
	
	Offg. Associate Dean
	2. Dr. Madhav R. Rajwade
	    Madhavr64@gmail.com
	
	3. Prin. Deven Shah
	    sir.deven@gmail.com

	Faculty of Inter-Disciplinary Studies,
	Offg. Dean
	1.Dr. Anil K. Singh
	  aksingh@trcl.org.in
	
	Offg. Associate Dean
	
	2.Prin.Chadrashekhar Ashok Chakradeo
	  cachakradeo@gmail.com
	3. Dr. Kunal Ingle
	drkunalingle@gmail.com

3	Chairman, Board of Studies,
4	The Director, Board of Examinations and Evaluation, dboee@exam.mu.ac.in
5	The Director, Board of Students Development, dsd@mu.ac.in DSW direcotr@dsw.mu.ac.in
6	The Director, Department of Information & Communication Technology, director.dict@mu.ac.in

As Per NEP 2020

University of Mumbai

Syllabus for Major Vertical – 1 & 4		
Name of the Programme – B.Com. (Banking & Insurance)		
Faulty of Commerce & Management		
Board of Studies in Banking & Insurance		
U.G. Second Year Programme	Exit Degree	U.G. Diploma in Banking & Insurance
Semester		III & IV
From the Academic Year		2025-26

University of Mumbai

Sr. No.	Heading	Particulars
1	**Title of program** **O:**_____	**B.Com. (Banking & Insurance)**
2	**Exit Degree**	**U.G. Diploma in Banking & Insurance**
3	**Scheme of Examination** **R: _____**	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination
4	**Standards of Passing** **R: _____**	**40%**
5	**Credit Structure** **Sem. III – R: CU – 520C** **Sem. IV – R: CU – 520D**	**Attached herewith**
6	**Semesters**	**Sem. III & IV**
7	**Program Academic Level**	**5.00**
8	**Pattern**	**Semester**
9	**Status**	**New**
10	**To be implemented from Academic Year**	**2025-26**

(As per NEP 2020)

Lznickg

Sign of the BOS Chairman
Dr. Sunil Karve
Board of Studies in BBI & BIM

Sign of the Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Commerce & Management

Sign of the Offg. Associate Dean
Prof. Kavita Laghate
Faculty of Commerce & Management

Sign of the Offg. Dean
Prin. Ravindra Bambardekar
Faculty of Commerce & Management

Under Graduate Diploma in Banking & Insurance

Credit Structure (Sem. III & IV)

Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		R:_____C								
		Mandatory	**Electives**							
5.0	III	8 Financial Decision-Making (4) Direct Taxation: Compliance, And Implications (4)		4	2	**VSC:2,** Laws Governing Banking & Insurance (2) **OR** Income Tax(ITR)Filing (2)	AEC: 2	FP: 2 CC:2	22	**UG Diploma 88**
		R:_____D								
	IV	8 Data-Driven Decision Making in Banking And Insurance (4) Cost Accounting For Banking And Insurance: Principles And Practices (4)		4	2	**SEC:2** Digital Transformation & Innovations In Banking And Insurance (2) **OR** KYC in Banking & Insurance (2)	AEC:	CEP: 2 CC:2	22	
	Cum Cr.									
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continuewith Major and Minor										

[**Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project**]

Sem. V & VI Credit Structure

R:_____C

Bachelor of Banking & Insurance (BBI) Programme
Under Graduate Programs in University

Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	**Electives**							
5.5	V	10 Indirect Tax (4) International Banking & Finance (4) Bank Credit (2)	4 Project Management in Banks (4)	4 Risk Management (4)		**VSC: 2** Investment Alternatives (2) **OR** Anti-Money Laundering (AML)		FP/CEP: 2	22	**UG Degree 132**
	VI	10 Central Banking (4) Financial Statement Analysis and Reporting (4) Behavioral Finance (2) (2)	4 Rural Insurance and Micro Credit (4)	4 Strategic Management & Innovations in Banking (4)				OJT :4	22	
	Cum Cr.	48	8	18	12	8+6	8+4+2	8+6+4	132	
	Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor									

Sem. - III

Vertical – 1
Major

Syllabus
B.Com. (Banking & insurance)
(Sem.- III)

Title of Paper: FINANCIAL DECISION-MAKING

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	This course provides an in-depth understanding of management accounting principles and their application in the banking and insurance sectors. It covers financial analysis, budgeting, cost control, and decision-making techniques, equipping students with the skills needed to assess financial performance, manage risks, and enhance operational efficiency in financial institutions.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To introduce students to management accounting concepts relevant to banking and insurance. 2. To develop analytical skills for financial planning, control, and decision-making. 3. To explore the role of cost analysis and performance evaluation in financial institutions. 4. To enhance students' ability to interpret financial data for strategic decision-making. 5. To apply management accounting techniques to real-world banking and insurance scenarios.	

8	**Course Outcomes**:
	Upon successful completion of this course, students will be able to:
	1. Understand the fundamentals of management accounting and its significance in banking and insurance.
	2. Analyze financial statements to assess the performance of financial institutions.
	3. Implement budgeting and cost-control techniques for financial stability.
	4. Apply risk management strategies in banking and insurance contexts.
	5. Use management accounting tools for effective decision-making and operational efficiency.

9	**Modules**:-
	Module 1: Introduction to Management Accounting
	Unit 1: Fundamentals of Management Accounting: Definition, Scope, and Importance, Role of Management Accounting in Decision-Making, Difference between Financial Accounting and Management Accounting
	Unit 2: Financial Statements and Analysis: Understanding Balance Sheets, Income Statements, and Cash Flow Statements, Ratio Analysis: Liquidity, Profitability, and Efficiency Ratios, Interpretation of Financial Reports in Banking & Insurance.
	Module 2: Revenue Management and Budgeting.
	Revenue Management in Banking and Insurance: Sources of Revenue in Banking and Insurance, Interest Income, Premium Collections, and Fee-Based Income.
	Revenue Unit 4: Budgeting and Forecasting: Importance of Budgeting in Financial Institutions, Types of Budgets: Capital, Operating, Cash Flow Budgets, Variance Analysis and Budgetary Control Techniques
	Module 3: **Performance Evaluation and Risk Management**
	Unit 5: Performance Measurement Techniques: Key Performance Indicators (KPIs) for Banking & Insurance, Responsibility Accounting and Performance Appraisal, Balanced Scorecard Approach
	Unit 6: Risk Management in Banking & Insurance: Types of Financial Risks: Credit, Market, Operational Risks, Risk Assessment Techniques, Role of Management Accounting in Risk Mitigation
	Module 4: **Decision-Making Tool**
	Unit 7: Decision-Making Tools in Financial Institutions: Break-Even Analysis and Profit Planning, Short-Term Decision-Making:
	Unit 8: Emerging Trends in Management Accounting: Digital Transformation in Management Accounting, Use of AI and Data Analytics in Financial Decision-Making, Sustainability and introduction to ESG Reporting in Banking & Insurance

11	Reference Books:	
	1. Management Accounting – M.Y. Khan & P.K. Jain	
	2. Management Accounting: Principles & Practice" – R.K. Sharma & Shashi K. Gupta	
	3. Management Accounting – Dr. S.N. Maheshwari	
	4. Cost and Management Accounting – M.N. Arora	
	5. Financial & Management Accounting – T.S. Grewal & S.C. Gupta	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

 - Essays / Tutorials
 - Home assignments
 - Library notes based on published research papers
 - Report writings
 - Practical Projects/ Practical activities /Group projects
 - Reflective Practical assignments / Industry work / Field work
 - Drawing Portfolios
 - Oral examination
 - Student's Seminar / Workshop / Exhibition
 - Reviews / PPT presentation
 - Problem solving Exercises
 - Laboratory/Library Work
 - Book reviews
 - Case Study analysis
 - Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern

Credit: 02 (Total 50 Marks)
 External = 30   Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
 External =60   Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B.Com. (Banking & Insurance)
(Sem.- III)
Title of Paper: DIRECT TAXATION: COMPLIANCE AND IMPLICATIONS

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Direct taxation is a key component of financial management and regulatory compliance in banking and insurance. Understanding tax laws, computation methods, deductions, and corporate taxation is crucial for professionals in financial services. This course provides insights into tax regulations, planning strategies, and compliance frameworks to help students navigate the evolving tax landscape
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To Understand the framework and significance of direct taxation in India. 2. To Learn to compute taxable income and tax liabilities under various heads of income. 3. To Analyze tax deductions, exemptions, and tax-saving strategies. 4. To Gain knowledge of corporate taxation, including MAT and tax planning techniques. 5. To Stay updated with recent tax reforms, digital taxation, and regulatory changes.	

8	**Course Outcomes**:
	Upon successful completion, students will be able to:
	1. Apply direct tax principles in personal and corporate financial planning.
	2. Compute tax liabilities for individuals and businesses accurately.
	3. Utilize tax-saving strategies for optimizing financial decisions.
	4. Understand the impact of digital taxation and e-filing procedures.
	5. Analyze recent developments and policy changes in the direct tax system.
9	**Modules**:-
	Module 1: Fundamentals of Direct Taxation
	Unit 1: Introduction to Direct Taxes: Meaning and Scope of Direct Taxes & key terms/concepts, Differences Between Direct and Indirect Taxes, Tax Structure in India: Central, State, and Local Taxes, Role of Direct Taxes in Economic Development
	Unit 2: Income Tax Act, 1961 – Basic Concepts: Residential Status and Tax Incidence Income Tax Authorities and Their Powers, Heads of Income Under Income Tax Act, Agricultural Income and Its Tax Treatment
	Module 2: Computation of Income and Tax Liability
	Unit 3: Income from Salary and House Property: Components of Salary and Taxability, various Deductions, Income From House Property: Self-Occupied vs. Let-Out Property, Computation of Taxable Salary and House Property Income,
	Unit 4: Income from Business, Profession, Capital Gains, and Other Sources: Taxable Business and Professional Income, Computation of Capital Gains and Exemptions, Income From Other Sources (Dividends, Interest, Gifts), Tax Planning for Capital Gains and Investments
	Module 3: **Tax Planning, Deductions, and Rebates**
	Unit 5: Deductions and Exemptions Under Income Tax Act (old and new regime): Section 80C to 80U: Tax-Saving Investments and Exemptions, Deductions for Medical Insurance, Education Loans, and Donations, Tax Treatment of Retirement Benefits, Tax Planning for Individuals and Small Businesses
	Unit 6: Computation of Total Income and Tax Liability: Clubbing of Income and Set-Off & Carry Forward of Losses, Computation of Total Income and Tax Liability, Advance Tax, Self-Assessment Tax, and TDS, Tax Filing Procedures and Documentation
	Module 4: **Corporate Taxation, Compliance, and Recent Developments**
	Unit 7: Corporate Taxation and Minimum Alternate Tax (MAT) (Basic): Taxation of Companies: Types of Companies and Tax Rates, Minimum Alternate Tax (MAT), Dividend Distribution Tax (DDT) and Buyback Tax
	Unit 8: Digital Taxation, Tax Reforms, and GST Impact (Basic): E-Filing and Digital Taxation Compliance, Introduction to Faceless Assessment and Scrutiny, Impact of GST on Direct Taxes

10	**Reference Books:**	
	1. Direct Taxes Law & Practice by V.K. Singhania - Taxman 2. Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House 3. Direct Tax Laws by T.N. Manoharan - Snow White 4. Hand book to income tax rules by Madhusudhan Agarwal - Bharat Handbook	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

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- Report writings
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- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

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Credit: 02 (Total 50 Marks)
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Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
 External =60   Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Vertical - 4

VSC

Syllabus
B. Com. (Banking & Insurance)
(Sem.- III)

Title of Paper: LAWS GOVERNING BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	The banking and insurance sectors operate within a well-defined legal framework to ensure financial stability, consumer protection, and regulatory compliance. This course provides an in-depth understanding of key laws, regulations, and compliance requirements governing banking and insurance services. Students will explore legal provisions, regulatory authorities, and ethical considerations in financial services.
2	**Vertical :**	VSC
3	**Type :**	Theory
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the legal and regulatory framework governing banking and insurance. 2. To Analyze key banking and insurance laws applicable in India. 3. To Identify the role of regulatory authorities such as RBI, SEBI, and IRDAI. 4. To Interpret legal provisions related to consumer protection, fraud prevention, and corporate governance. 5. To Apply regulatory guidelines to ensure compliance in financial institutions.	

8	**Course Outcomes**:
	Upon successful completion of the course, students will be able to:
	1. Interpret and apply legal provisions in banking and insurance operations.
	2. Ensure regulatory compliance in financial institutions.
	3. Analyze the role of regulatory authorities in maintaining financial stability.
	4. Protect consumer rights and prevent financial fraud.
	5. Navigate legal and ethical challenges in banking and insurance.
9	**Modules**:-
	Module 1: Banking Laws and Regulatory Framework (important sections only)
	Unit 1: Banking Regulations and Governing Acts: Banking Regulation Act, 1949, Reserve Bank of India Act, 1934, Negotiable Instruments Act, 1881, Prevention of Money Laundering Act (PMLA), 2002 **Unit 2: Role of Regulatory Authorities in Banking:** Role and functions of the Reserve Bank of India (RBI), SEBI's influence on financial regulations, Banking Ombudsman Scheme and consumer protection laws
	Module 2: Insurance Laws and Compliance in Financial Services (important sections only))
	Unit 1: Key Insurance Laws and Regulations: Insurance Act, 1938, IRDAI Act, 1999 and its regulatory framework, Motor Vehicles Act, 1988 (for third-party insurance), Consumer Protection Act, 2019 and its relevance to insurance **Unit 2: Compliance, Ethics, and Legal Challenges:** Regulatory framework of the Insurance Regulatory and Development Authority of India (IRDAI), Corporate governance in banking and insurance, Legal implications of fraud, cybercrimes, and data protection in financial services
10	**Reference Books:**
	1. Banking Law and Practice by M.L. Tannan
	2. Indian Banking and Insurance Laws by P.K. Sharma
	3. Principles of Insurance Law by O.P. Agarwal
	4. Legal Aspects of Banking & Insurance by M.S. Parthasarathy
	5. Handbook on Banking and Insurance Laws by V. R. S. S. Tiwari
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

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- Practical Projects/ Practical activities /Group projects
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- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern

Credit: 02 (Total 50 Marks)
 External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
 External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B. Com. (Banking & Insurance)
(Sem.- III)

Title of Paper: INCOME TAX RETURN (ITR) FILING

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Income Tax Return (ITR) filing is a crucial compliance requirement for individuals and businesses. This course introduces students to the fundamental concepts, legal frameworks, and procedures for filing various ITR forms. It emphasizes practical applications, ensuring students develop the skills needed to assist in tax filing processes within the banking and insurance sectors.
2	**Vertical :**	VSC
3	**Type :**	Theory with Practical Illustration
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the basics of income tax laws and return filing procedures. 2. To Identify different types of ITR forms and their applicability. 3. To Demonstrate proficiency in e-filing of returns using online portals. 4. To Analyze tax-saving provisions and deductions under the Income Tax Act. 5. To Apply taxation knowledge in banking and insurance financial planning.	

8	**Course Outcomes**:
	Upon successful completion of the course, students will be able to:
	1. Understand tax compliance and return filing procedures.
	2. Assist individuals and businesses in choosing the right ITR forms.
	3. Efficiently use online portals for e-filing and compliance tracking.
	4. Recommend tax-saving strategies for clients in banking and insurance.
	5. Develop practical expertise in taxation for future career prospects.

9	**Modules**:-
	Module 1: Fundamentals of ITR Filing
	Unit 1: Introduction to Income Tax & Taxpayer Categories: Basics of income tax, Residential status and tax liability, Overview of taxable income sources
	Unit 2: Types of ITR Forms & Their Applicability: ITR-1 to ITR-7: Who should file?, Selection of the appropriate ITR form, Common mistakes and consequences of incorrect filing
	Module 2: E-Filing & Tax Planning in Banking & Insurance
	Unit 1: Online ITR Filing Process: Steps for e-filing on the Income Tax portal, Documents required for filing, Understanding Form 16, 26AS, AIS & TIS
	Unit 2: Tax Deductions, Exemptions & Compliance in Banking & Insurance: over view of Section 80C to 80U deductions, Tax implications on insurance policies & banking instruments, Assessment, rectification & refund procedures

10	**Reference Books:**
	1. Income Tax Manual by V.S. Datey
	2. Income Tax Law & Practice by Dr. Vinod K. Singhania and Dr. Kapil Singhania
	3. Taxmann's Income Tax Guide by Taxmann Publications
	4. The Law and Practice of Income Tax by Kanga and Palkhivala
	5. Filing Income Tax Returns for Dummies by M.S. Parthasarathy.

11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

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ANNEXTURE: A

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- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

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- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern

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Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
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Sem. - IV

Vertical – 1
Major

Syllabus
B.Com. (Banking & insurance)
(Sem.- IV)

Title of Paper : DATA-DRIVEN DECISION MAKING IN BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Quantitative methods are essential tools for decision-making in banking and insurance. This course provides a solid foundation in statistical and mathematical techniques used to analyze financial data, assess risks, and make data-driven business decisions. By integrating real-world applications, students will develop analytical skills to address challenges in banking, finance, and insurance.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustration)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To Understand the role and applications of quantitative methods in banking and insurance. 2. To Apply statistical tools for analyzing financial data and risk management. 3. To Develop skills in probability and hypothesis testing for financial decision-making. 4. To Utilize regression and forecasting models for financial planning and risk assessment. 5. To Interpret and analyze time series data for making informed financial decisions.	

8	**Course Outcomes**:
	Upon successful completion, students will be able to:
	1. Apply quantitative techniques in financial data analysis and decision-making.
	2. Use probability and statistical tools to assess financial risks and uncertainties.
	3. Perform hypothesis testing and interpret results for business insights.
	4. Construct regression models for predicting financial and insurance trends.
	5. Utilize time series analysis for forecasting in banking and insurance sectors.
9	**Modules**:-

Module 1: Fundamentals of Quantitative Methods

Unit 1: Basics of Quantitative Techniques: Role of Quantitative Methods in Banking and Insurance, Types of Data: Primary & Secondary Data, Cross-Sectional & Time Series Data, Data Collection, Classification, and Presentation (Tables, Graphs, and Charts), Measures of Central Tendency: Mean, Median, Mode

Unit 2: Measures of Dispersion and Correlation: Range, Variance, Standard Deviation, and Coefficient of Variation, Skewness and Kurtosis, Correlation Analysis: Types and Interpretation (Pearson's & Spearman's), Applications of Correlation in Financial Analysis

Module 2: Probability and Statistical Distributions

Unit 3: Probability Concepts and Theorems: Introduction to Probability: Concepts and Rules, Types of Probability Distributions: Discrete & Continuous, Conditional Probability and Bayes' Theorem, Applications of Probability in Risk Assessment and Insurance

Unit 4: Statistical Distributions in Finance and Insurance: Binomial, Poisson, and Normal Distributions, Central Limit Theorem and Its Implications, Use of Probability Distributions in Credit Risk and Insurance Claims, Monte Carlo Simulation in Banking and Insurance

Module 3: **Inferential Statistics and Hypothesis Testing**

Unit 5: Sampling Methods and Estimation: Types of Sampling: Random, Stratified, and Systematic Sampling, Sampling Distributions and Standard Error, Point and Interval Estimation, Confidence Intervals and Their Applications in Finance

Unit 6: Hypothesis Testing and Decision Making: Null and Alternative Hypothesis, Type I and Type II Errors,

Module 4: Regression, Forecasting, and Time Series Analysis

Unit 7: Regression Analysis and Financial Modelling: Simple and Multiple Linear Regression, Regression Assumptions and Interpretation of Results, Application of Regression in Credit Scoring and Risk Analysis

Unit 8: Time Series Analysis and Forecasting: Introduction to Time Series Components (Trend, Seasonality, Cyclic, and Irregular), Moving Averages and Exponential Smoothing, Application of Time Series Analysis in Stock Markets and Interest Rate Forecasting

11	**Reference Books:**	
	1. Statistical Methods - S.G. Gupta (S. Chand & Co.) 2. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor. 3. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited 4. Business Mathematics : A P Verma, Asian Books Pvt. :Limited. 5. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

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Duration: 1 Hr.

Student has to attempt any two questions out of three.

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Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
 External =60   Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Syllabus
B.Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: COST ACCOUNTING FOR BANKING AND INSURANCE: PRINCIPLES AND PRACTICES

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	This course introduces students to the principles and applications of cost accounting with a specific focus on the banking and insurance sectors. It covers cost classification, cost control mechanisms, budgeting, and financial decision-making. The syllabus aligns with industry requirements to equip students with practical skills in cost management, enhancing their financial analysis capabilities.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. Understand the fundamental concepts of cost accounting and their relevance to banking and insurance. 2. Apply costing techniques to evaluate and control costs in financial institutions. 3. Develop and analyze cost sheets and budgets for decision-making. 4. Utilize costing methods for cost reduction and financial performance improvement. 5. Assess the impact of costing strategies on banking and insurance profitability. .	

8	**Course Outcomes**:
	This course contributes to the following program outcomes: 1. **Financial Acumen**: Develops a strong foundation in cost analysis and financial decision-making. 2. **Problem-Solving Skills**: Enables students to apply costing techniques to real-world banking and insurance challenges. 3. **Industry Readiness**: Equips students with skills required in financial institutions for cost optimization. 4. **Analytical Thinking**: Enhances ability to assess financial statements and budgetary controls effectively. 5. **Ethical and Strategic Decision Making**: Promotes responsible financial management practices in the banking and insurance sectors.
9	**Modules**:-
	Module 1: Fundamentals of Cost Accounting
	Unit 1: Introduction to Cost Accounting: Definition, Scope, and Importance of Cost Accounting, Difference between Cost Accounting, Financial Accounting, and Management Accounting, Cost Concepts and Classification, Costing Methods & Techniques **Unit 2: Cost Accounting in Banking and Insurance:** Role of Cost Accounting in Banking and Insurance, Application of Cost Accounting Principles in Service Sector, Specific Cost Elements in Banking and Insurance
	Module 2: Costing Techniques and Cost Sheet
	Unit 1: Preparation of Cost Sheet: Elements of Cost: Direct and Indirect Costs, Preparation of Cost Sheet and Statement of Cost, Practical Problems on Cost Sheet **Unit 2: Costing Techniques:** Standard Costing and Variance Analysis, Marginal Costing: Concept and Application, Cost Control and Cost Reduction in Banking and Insurance
	Module 3: **Budgeting and Cost Control**
	Unit 1: Budgeting Concepts and Techniques: Definition and Objectives of Budgeting, Types of Budgets (Fixed, Flexible, Cash, and Zero-based), Budgetary Control System **Unit 2: Cost Control in Banking and Insurance:** Cost Reduction Methods in Banks and Insurance Companies, Performance-Based Costing in Financial Institutions, Risk Management and Cost Control Strategies
	Module 4: **Decision-Making and Financial Performance**
	Unit 1: Cost-Volume-Profit Analysis (CVP): Concept and Importance of CVP Analysis, Break-even Analysis and Profit Planning **Unit 2: Financial Performance and Costing in Banking & Insurance:** Financial Statements Analysis with Costing Perspective. Activity-Based Costing (ABC) in Banking and Insurance

10	Reference Books:
	1. Athma, Prashanta: Cost and Management Accounting. Mumbai. Himalaya Publishing House 2. Lal,Jawahar: Cost Accounting;3rd Ed. (3rd Ed) New Delhi. Tata Mcgraw Hill Publishing Company,2007 3. M.N Arora, Textbook of Cost and Management Accounting, Vikas Publishing House,10th Edition 4. M. Hanif ,Modern Cost and Management Accounting , Tata Mcgraw Hill Education Pvt. Ltd. 5. S.P. Jain And Narang, Cost Cost Accounting Principles and Practice, Kalyani Publishers, 2016

11	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination
12	Refer annexure :A	Refer annexure :B

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(External and Internal)

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Note

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Vertical - 4

SEC

Syllabus
B. Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: DIGITAL TRANSFORMATION & INNOVATIONS IN BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	The role of Information Technology (IT) in banking and insurance has revolutionized financial services by enhancing efficiency, security, and customer experience. This course explores key IT applications, including digital banking, fintech innovations, cybersecurity, and data analytics. Students will gain insights into how technology drives automation, risk management, and customer service in the banking and insurance sectors.
2	**Vertical :**	VSC
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the role of IT in modern banking and insurance operations. 2. To Analyze digital payment systems, online banking, and fintech solutions. 3. To Explore the impact of AI, blockchain, and big data in financial services. 4. To Identify cybersecurity risks and compliance requirements in digital banking and insurance. 5. To Apply IT tools for risk assessment, fraud detection, and customer relationship management (CRM).	

8	**Course Outcomes**:
	Upon successful completion of the course, students will be able to:
	1. Utilize IT tools to enhance banking and insurance services.
	2. Analyze the impact of fintech and digital transformation in financial sectors.
	3. Apply data analytics and AI for risk management and fraud detection.
	4. Ensure cybersecurity and regulatory compliance in digital financial transactions.
	5. Adapt to technological advancements in financial services

9	**Modules**:-

Module 1: Digital Banking and Fintech Innovations

Unit 1: IT Applications in Banking: Evolution of digital banking, Core banking solutions (CBS) and cloud banking, Online banking, mobile banking, and digital payment systems (UPI, NEFT, RTGS)

Unit 2: Fintech and Emerging Technologies in Banking, Role of artificial intelligence (AI) and machine learning (ML), Blockchain and cryptocurrencies in banking

Module 2: I.T. in Financial Services

Module 2: IT in Insurance and Cybersecurity in Financial Services

Unit 1: IT Applications in Insurance: Automation in policy management, Data analytics and risk assessment in underwriting, Digital claims processing and fraud detection

Unit 2: Cybersecurity and Regulatory Compliance: Cybersecurity risks in banking and insurance, Data privacy regulations (GDPR, IT Act, IRDAI guidelines),Role of IT in fraud prevention and regulatory reporting

10	**Reference Books:**

11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
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QUESTION PAPER PATTERN
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Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60   Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Syllabus
B. Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: KYC IN BANKING & INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Know Your Customer (KYC) documentation is a critical regulatory requirement in banking and insurance to prevent financial fraud, money laundering, and identity theft. This course provides a comprehensive understanding of KYC norms, legal frameworks, and compliance procedures, equipping students with essential skills to manage customer verification processes in financial institutions.
2	**Vertical :**	VSC
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. Understand the concept and importance of KYC in banking and insurance. 2. Identify different types of KYC documents required for individuals and businesses. 3. Comprehend legal and regulatory requirements, including AML (Anti-Money Laundering) and CFT (Combating the Financing of Terrorism) guidelines. 4. Analyze the role of technology in KYC verification and fraud detection. 5. Apply KYC principles in customer onboarding and risk assessment processes.	

8	**Course Outcomes**:
	Upon successful completion of the course, students will be able to:
	1. To Understand and apply KYC norms in banking and insurance sectors.
	2. To Identify appropriate KYC documents for different customer categories.
	3. To Ensure compliance with legal and regulatory requirements.
	4. To Utilize digital KYC tools for efficient customer verification.
	5. To Analyze risk factors and contribute to fraud prevention measures.
9	**Modules**:-
	Module 1: Fundamentals of KYC & Regulatory Framework
	Unit 1: Introduction to KYC and Customer Due Diligence (CDD): Definition, objectives, and significance of KYC, Customer identification and verification process, Role of KYC in financial fraud prevention
	Unit 2: Regulatory Guidelines & Legal Framework: RBI, SEBI, IRDAI, and FIU-IND guidelines on KYC, AML and CFT regulations, Penalties for non-compliance and regulatory actions
	Module 2: Practical Applications & Emerging Trends in KYC
	Unit 1: Types of KYC & Documentation Requirements: KYC for individuals vs. businesses (PAN, Aadhaar, Voter ID, GSTIN, etc.),CKYC (Central KYC) and Digital KYC processes, Re-KYC and periodic updates
	Unit 2: Technology in KYC & Fraud Prevention: Role of AI, machine learning, and blockchain in KYC, e-KYC and Aadhaar-based authentication, Risk-based KYC approach and fraud detection techniques
10	**Reference Books:**
	1. "Anti-Money Laundering & Know Your Customer" – Indian Institute of Banking and Finance
	2. "Banking Theory and Practice" – K.C. Shekhar & Lekshmy Shekhar
	3. "Big Data: A Source of KYC in Reference of Indian Banking" – Jitendra Kumar, Kiran Kumar Pattanaik, and Arvind Pandey
	4. "Analysing India's KYC Framework through the Privacy Lens" – Amber Sinha and Srinivas Kodali
	5. "Know Your Customer (KYC) Direction, 2016" – Reserve Bank of India

11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30   Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60   Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

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).

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 separately 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 separately the Internal Assessment as well as Semester End Examination.

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

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Dr. Sunil Karve
Board of Studies in BBI & BIM

Sign of the Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Commerce & Management

Sign of the Offg. Associate Dean
Prof. Kavita Laghate
Faculty of Commerce & Management

Sign of the Offg. Dean
Prin. Ravindra Bambardekar
Faculty of Commerce & Management

As Per NEP 2020

University of Mumbai

Syllabus for Minor Vertical 2		
Faculty of Commerce & Management		
Board of Studies in Financial Markets		
Second Year Programme: Financial Markets		
Semester	**III & IV**	
Title of Paper	**Sem.**	**Total Credits 8**
1) **Basics of Service Sector**	**III**	**4**
Title of Paper		**Credits**
I) **Principle of Management**	**IV**	**4**
From the Academic Year		**2025-26**

Sem. - III

Title of Paper: <u>Basics of Service Sector</u>

Sr. No.	Heading	Particulars
1	**Description the course:** **Including but Not limited to:**	This course explores the service sector, covering its concepts, marketing strategies, and emerging trends. It examines services marketing, including consumer expectations, service delivery, and market research. The course also focuses on retailing, analysing organized and unorganized formats, store planning, and global retail trends. Additionally, it highlights recent developments in ITES, banking, insurance, and logistics, emphasizing industry challenges, opportunities, and the impact of technology on service-based businesses.
2	**Vertical:**	Minor
3	**Type:**	Theory
4	**Credit**:	4 credits (1 credit = 15 Hours for Theory)
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To understand the concept, characteristics, scope, and importance of the service sector and analyse marketing strategies and challenges in service management. 2. To study the retail industry, including organized and unorganized retailing, retail formats, and global trends, along with opportunities and challenges in the Indian retail sector. 3. To explore recent trends in the service sector, including ITES, banking, insurance, and logistics, and examine their impact on business operations and economic growth. 4. To gain insights into E-Commerce, its types, current status in India, and challenges faced by Indian corporates, while understanding online marketing research trends.	
8	**Course Outcomes** 1. Students will be able to explain the concept, characteristics, and scope of services and apply marketing mix strategies to enhance service delivery and management. 2. Students will analyse the structure of the retail industry, including different formats, trends, and challenges, and evaluate the role of FDI, franchising, and mall management in retail growth. 3. Students will develop an understanding of emerging trends in the service sector, including ITES, banking, insurance, and logistics, and assess their significance in economic and business development. 4. Students will demonstrate knowledge of E-Commerce models, their applications, and challenges, and critically evaluate the transition of Indian businesses into the digital	

	economy.

9	**Modules**: - Per credit One module can be created
	Module 1 Concept of Services
	Introduction: Meaning, Characteristics, Scope, and Classification of Services – Importance of the Service Sector in India. **Marketing Mix Services**: Consumer Expectations, Services Mix – Product, Place, Price, Promotion, Process of Service Delivery, Physical Evidence, and People. **Service Strategies:** Market Research and Service Development Cycle, Managing Demand and Capacity, Opportunities and Challenges in the Service Sector.
	Module 2 Retailing
	Introduction: Concept of Organized and Unorganized Retailing, Trends in Retailing, Growth of Organized Retailing in India, Survival Strategies for Unorganized Retailers. **Retail Format:** Store Format, Non-Store Format, Store Planning, Design, and Layout. **Retail Scenario:** Retail Scenario in India and Global Context – Prospects and Challenges in India, Mall Management, Retail Franchising, FDI in Retailing, Careers in Retailing.
	Module 3 Recent Trends in Service Sector
	ITES Sector: Concept and Scope of BPO, KPO, LPO, and ERP. **Banking and Insurance Sector: ATM, Debit & Credit Cards, Internet Banking** – Opening of the Insurance Sector for Private Players, FDI, and its Impact on the Banking and Insurance Sector in India. **Logistics:** Networking – Importance – Challenges**.**
	Module 4 - E-Commerce
	Introduction: Meaning, Features, Functions, and Scope of E-Commerce – Importance and Limitations of E-Commerce. **Types of E-Commerce:** Basic Ideas and Major Activities of B2C, B2B, and C2C. **Present Status of E-Commerce in India:** Transition to E-Commerce in India, E-Transition Challenges for Indian Corporates, Online Marketing Research.
10	**Text Books:** 1. "Services Marketing: Concepts, Strategies & Cases" – by K. Rama Mohana Rao 2. "Retail Management" – by Dr. Harjit Singh 3. "E-Commerce and Mobile Commerce" – by C.S.V. Murthy 4. "Banking, Insurance, and Financial Services" – by Neelam C. Gulati
11	**Reference Books:** 1. Temani, V.K. (Year). *Service Marketing*. Prism Pub. 2. Bhatia, B.S. (Year). *Management of Service Sector*. V.P. Pub. 3. Dhawan, Nidhi. (Year). *Introduction to E-Commerce*. International Book House. 4. Lusch, Robert F., Dunne, Patrick M., & Carver, James R. (Year). *Introduction to Retailing*. Cengage Learning. 5. Levy, Michael & Weitz, Barton A. (Year). *Retailing Management*. Tata McGraw Hill.

12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Continuous Evaluation through:** Quizzes, Class Tests, presentation, project, role play, creative writing, assignment etc. (at least 4)	Theory based

Sem. - IV

Syllabus
B.Com. (Financial Markets)
(Sem.- IV)

Title of Paper: Principle of Management.

Sr. No.	Heading	Particulars
1	**Description the course:** **Including but not limited to:**	This course introduces key managerial concepts, including planning, organizing, leadership, and control, essential for business success. It is highly relevant as management principles apply to all industries. The course is useful for improving decision-making, leadership, and organizational efficiency. It has practical applications in business operations, team management, and strategic planning. Students find it interesting due to its real-world relevance and case studies. It connects well with finance, marketing, HR, and entrepreneurship. With high demand in the industry, it opens career opportunities in management roles, consulting, administration, and leadership positions across sectors
2	**Vertical:**	Minor
3	**Type:**	Theory
4	**Credit**:	4 credits (1 credit = 15 Hours for Theory)
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives** • To develop an understanding of the fundamental concepts, evolution, and various approaches to management, including classical, neo-classical, modern, and Indian management thoughts. • To analyze the significance of planning, decision-making techniques, and strategic management tools such as M.B.O and MIS in enhancing organizational effectiveness. • To examine organizational structures, departmentation, delegation of authority, and the principles of centralization and decentralization for efficient management. • To understand the key elements of motivation, communication, leadership, and control mechanisms, including PERT, CPM, and budgetary control, in ensuring effective decision-making and organizational efficiency.	

8	**Course Outcomes**:
	- Students will be able to explain the fundamental concepts, evolution, and various approaches to management and apply managerial skills in organizational decision-making. - Students will analyze the significance of planning, decision-making techniques, and management tools such as M.B.O and MIS to enhance business strategies and operational efficiency. - Students will demonstrate an understanding of organizational structures, delegation of authority, and principles of centralization and decentralization to optimize business processes. - Students will evaluate motivation, communication, leadership, and control mechanisms, including PERT, CPM, and budgetary control, to improve managerial effectiveness and organizational performance

9	**Modules**: - Per credit One module can be created
	Module 1: Introduction To Management
	Management: Concept, Nature, Functions, Managerial Skills, and Competencies. **Evolution of Management Thoughts:** Classical Approach – Scientific Management (F.W. Taylor's Contribution), Classical Organization Theory (Henri Fayol's Principles), Neo-Classical Approach – Human Relations Approach (Elton Mayo's Hawthorne Experiments). **Modern Management Approach:** Peter Drucker's Dimensions of Management. **Indian Management Thoughts:** Origin and Significance of Indian Ethos in Management.
	Module 2: Planning and Decision Making
	Planning: Steps, Importance, Components, Coordination – Importance. **M.B.O:** Process, Advantages; Management By Exception: Advantages; Management **Information System:** Concept, Components. **Decision Making:** Techniques, Essentials of a Sound Decision-Making Process, Impact of Technology on Decision Making.
	Module 3: **Organizing**
	Organizing: Steps, Organization Structures – Features of Line & Staff Organization, Matrix Organization, Virtual Organization, Formal vs. Informal Organization. **Departmentation:** Meaning, Bases; Span of Management**:** Factors Influencing Span of Management, Tall and Flat Organization. **Delegation of Authority:** Process, Barriers to Delegation, Principles of Effective Delegation. Decentralization**:** Factors Influencing Decentralization, Centralization vs. Decentralization.
	Module 4: **Directing And controlling**
	Motivation: Concept, Importance, Influencing Factors. **Communication:** Importance, Barriers to Effective Communication. **Leadership:** Concept, Functions, Styles, Qualities of a Good Leader. **Controlling:** Concept, Steps, Essentials of a Good Control System, Techniques of Controlling – PERT, CPM, Budgetary Control, Management Audit.

10	**Text Books:** • "Principles of Management" – P.C. Tripathi & P.N. Reddy • "Management: Theory and Practice" – C.B. Gupta • "Essentials of Management" – Harold Koontz & Heinz Weihrich • "Organizational Behavior" – Stephen P. Robbins & Timothy A. Judge.	
11	Reference Books: • Management Today: Principles & Practice – Gene Burton, Manab Thakur, Tata McGraw-Hill Publishing Co. Ltd. • Management – James A. F. Stoner, Prentice Hall, Inc., U.S.A. • Management: Global Perspective – Heinz Weihrich & Harold Koontz, Tata McGraw-Hill Publishing Co. Ltd. • Essentials of Database Management Systems – Alexis Leon, Mathews Leon, Vijay Nicole Imprints Pvt. Ltd. • Management: Tasks, Responsibilities, Practices – Peter Drucker, William Heinemann Ltd.	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Continuous Evaluation through:** Quizzes, Class Tests, presentation, project, role play, creative writing, assignment etc. (at least 4)	Theory Based

40 Marks Internal

1. Class Test   (5 Marks)
2. Assignment   (5 Marks)
3. Presentation   (5 Marks)
4. Group Discussion   (5 Marks)
5. Quiz   (5 Marks)
6. Case Study   (5 Marks)
7. Projects   (5 Marks)
8. Creative writing   (5 Marks)
9. Role play   (5 Marks)

Note: 1. Any Four out of the above can be taken for internal Assessment.
      2. The internal Assessment shall be conducted throughout the semester

Sd/-	Sd/-	Sd/-	Sd/-
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As Per NEP 2020

University of Mumbai

Syllabus for Basket of OE Vertical 3	
Faculty of Science	
Board of Studies in Mathematics	
Second Year Programme	
Semester	**III**
Title of Paper	**Credits**
I) Mathematics for Industry and Management- I	**2**
From the Academic Year	**2025-26**

Name of the Course: Mathematics for Industry and Management- I

Sr. No.	Heading	Particulars
1	**Description the course:** **Including but not limited to:**	Management of a business is a laborious task, and often the manager is confronted with severe situations, such as how to maximize the profit or minimize the cost with the same resources and constraints, how to arrange/queue the various projects, what decision to take for the future, considering the volatile market conditions and so on! Operations Research, a branch of Mathematics, deals with such and other problems of the industry and management, and attempts to provide optimal solutions for them.
2	**Vertical:**	Open Elective
3	**Type:**	Theory
4	**Credits:**	2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester)
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted:**	50 Marks
7	**Course Objectives (CO):** **CO1:** To impart to the learners the applicability of Mathematics in Industry and Management. **CO2:** To make the learners learn the concepts of optimal solution, no solution, infinitely many solutions to a given problem. **CO3:** To make the learners aware of the various sub-branches of Operations Research (Transportation, Assignment, Sequencing, Resource Allocation etc). **CO4:** To enable the learners to develop mathematical models for various industrial problems.	
8	**Course Outcomes (OC):** After completion of the course, students will be able to **OC1:** understand and remember the concept/idea of Operations Research. **OC2:** apply graphical method to solve linear programming problem. **OC3:** analyse the difference between graphical and simplex method. **OC4:** assess when graphical methods are inadequate and apply simplex method in such cases. **OC5:** design mathematical models for problems related to industry.	
9	**Modules:-** **Module 1: Elements of Linear Programming - I** Introduction to Operations Research, Aspects of Decision Making, Objective of Operations Research, Definition and Characteristic of Operations Research, Scope of Operations Research. Introduction to Linear Programming Models, Properties of Linear Programming Models, Basic Assumptions, Terminology, General LPP, Maximization and Minimization Models,	

	Graphical Method to solve a maximization/minimization problem.
	Module 2: Elements of Linear Programming – II
	Simplex Method, Comparison between Simplex Method and Graphical Method, Maximization Problem, Minimization Problem, Artificial Variable Method
	Tie and Degeneracy in an LPP, Unbounded solution, Concept of Duality, Converting a Primal into a Dual, Dual simplex method
10	**Text Books** 1. Operations Research, by P. Rama Murthy, New Age International Publishers 2. Operations Research, by Prem Kumar Gupta, D. S. Hira S. Chand Publishers
11	**Reference Books** 1. Introduction to Operations Research, by Frederick S. Hillier, CBS Publishers 2. Operations Research an Introduction, by P. Mariappan, Pearson India
	Scheme of the Examination
	The performance of the learners shall be evaluated into two parts. • Internal Continuous Assessment of 20 marks for each paper. • Semester End Examination of 30 marks for each paper. • Separate head of passing is required for internal and semester end examination.

12	**Internal Continuous Assessment: 40%**			**External, Semester End Examination 60% Individual Passing in Internal and External Examination**

13	**Continuous Evaluation through:** Quizzes, Class Tests, presentations, projects, role play, creative writing, assignments etc. (at least 3)			

Sr. No.	Particulars	Marks	
1	A class test of 10 marks is to be conducted during each semester in an Offline mode.	10	
2	Project on any one topic related to the syllabus or a quiz (offline/online) on one of the modules.	05	
3	Seminar/ group presentation on any one topic related to the syllabus.	05	

Paper pattern of the Test (Offline

	Mode with One hour duration):	
	Q1: Definitions/Fill in the blanks/ True or False with Justification. (04 Marks: 4 x 1). Q2: Attempt any 2 from 3 descriptive questions. (06 marks: 2×3)	

14	**Format of Question Paper:**

The semester-end examination will be of 30 marks of one hour duration covering the entiresyllabus of the semester.

Note: Attempt any TWO questions out of THREE.			
Q.No.1	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks) (a) Question based on OC1 (b) Question based on OC2 (c) Question based on OC3 (d) Question based on OC4/OC5	15 Marks
Q.No.2	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks) (a) Question based on OC1 (b) Question based on OC2 (c) Question based on OC3 (d) Question based on OC4/OC5	15 Marks
Q.No.3	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks) (a) Question based on OC1 (b) Question based on OC2 (c) Question based on OC3 (d) Question based on OC4/OC5	15 Marks

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Prof. B.S. Desale
BOS in Mathematics

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Sign of the Offg. Associate Dean
Dr. Madhav R. Rajwade
Faculty of Science & Technology

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Sign of the Offg. Dean
Prof. Shivram S. Garje
Faculty of Science & Technology

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Syllabus for Basket of AEC Vertical 5	
Faculty of- HUMANITIES	
Board of Studies in HINDI	
Second Year Programme	
Semester	**III**
Title of Paper	**Credits**
I) हिंदी भाषा : व्यावहारिक प्रयोग	**2**
From the Academic Year	**2025-26**

Title of Paper- हिंदी भाषा:व्यावहारिक प्रयोग

Sr. No.	Heading	Particulars
1	**Description of the course:**	भाषा का जीवन में सदैव महत्व रहा है। जीवन और भाषा का चोली-दामन का संबंध है। जब हमारी भाषा मधुर और सार्थक होती है तो श्रोता पर विशिष्ट प्रभाव पड़ता है। भाषा का यदि सही और सार्थक रूप से प्रयोग किया जाए तो मनुष्य जीवन में कहीं भी असफल नहीं हो सकता है। इसी भाषा के माध्यम से हम सभी को अपनी ओर आकर्षित भी करते हैं। वर्तमान युग में रोज़गार में बहुत से क्षेत्र भाषा से जुड़े हुए हैं, जिसके माध्यम से विद्यार्थी इनका लाभ ग्रहण कर सकते हैं। भाषाई क्षमता हमारे विचारों की संवाहक होती है। आज डिजिटल युग में अभिव्यक्ति के कई माध्यमों का प्रसार हुआ है, इन माध्यमों में भाषा ही सशक्त तत्व है जो आपकी अभिव्यक्ति को पूरे जगत को अवगत कराती है। भाषा का महत्व हर समय, हर माध्यम में रहा है, परंतु भाषा का सार्थक रूप का प्रयोग आज बहुत आवश्यक है। आज हिंदी अंतरराष्ट्रीय स्तर पर प्रयोग में लाई जा रही है, तकनीक, सूचना प्रौद्योगिकी सोशल मीडिया, राजनीति की भाषा हिंदी बन चुकी है। जीवन में कई क्षेत्रों में व्यावहारिक स्तर पर हमें अपनी भाषा के लिखित स्वरूप के कार्यों को करना होता हैऔर ऐसे में कार्य-दक्षता महत्व रखती है। हिंदी भाषा में व्यावहारिक प्रयोग को केंद्र में रखकर और इन्हीं पहलुओं को ध्यान में रखते हुए इस पाठ्यक्रम का गठन किया गया है। हम हिंदी भाषा को सही और शुद्ध रूप में प्रयोग कर अभिव्यक्ति को सफल बनाएं और बिना व्याकरण के यह संभव नहीं है। इस दृष्टि से पाठ्यक्रम सर्वाधिक लाभकारी सिद्ध होगा।
2	**Vertical:**	AEC
3	**Type:**	Theory
4	**Credit**:	2 credits (1 credit = 15 Hours for Theory)
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives:**	

1. विद्यार्थियों को राजभाषा हिंदी का विधिवत ज्ञान प्रदान करना।

	2. विद्यार्थियों को राजभाषा हिंदी के व्याकरण से परिचय करवाना।
	3. विद्यार्थियों को संज्ञा आदि का ज्ञान प्रदान करना।
	4. विद्यार्थियों को कारकों, वाक्य रचना एवं भाषिक चिह्नों आदि का ज्ञान प्रदान करना।
8	**Course Outcomes:**
	1. विद्यार्थियों को राजभाषा हिंदी का ज्ञान प्राप्त होगा, एवं दक्षता प्राप्त होगी।
	2. विद्यार्थियों को राजभाषा हिंदी के व्याकरणिक प्रयोग की जानकारी प्राप्त होगी।
	3. विद्यार्थियों को हिंदी-संज्ञा आदि का ज्ञान प्राप्त होने के साथ भाषा के शुद्ध, व्यावहारिक रूप का ज्ञान होगा।
	4. विद्यार्थियों को कारकों, वाक्य रचना एवं भाषिक चिह्नों आदि का ज्ञान प्राप्त होगा।
9	Modules (Per credit one module can be created)

इकाई-1	व्याख्यान-15	क्रेडिट-01
1. हिंदी भाषा : सामान्य परिचय		
2. राजभाषा हिंदी : संवैधानिक महत्त्व		
3. वर्णमाला : स्वर एवं व्यंजन		
4. शब्द भेद : सामान्य परिचय (संज्ञा आदि)		
इकाई-2	व्याख्यान-15	क्रेडिट-01
1. वाक्य : सामान्य परिचय		
2. वर्तनी : शुद्धता का प्रयोग एवं सावधानियाँ		
3. कारक एवं विराम चिह्न		
4. पत्र लेखन : (बधाई, निमंत्रण, सुझाव, शिकायत, आभार, आवेदन, RTI लेखन)		

10	संदर्भ ग्रंथ-
	1. बाबूराम सक्सेना- सामान्य भाषा विज्ञान, हिंदी साहित्य सम्मेलन, प्रयाग
	2. कामताप्रसाद गुरु- हिंदी व्याकरण, लोकभारती प्रकाशन, इलाहाबाद
	3. आचार्य देवेंद्र नाथ शर्मा- भाषा विज्ञान की भूमिका, राधाकृष्ण प्रकाशन, दिल्ली
	4. भाषा विज्ञान एवं भाषाशास्त्र- कपिलदेव द्विवेदी, विश्वविद्यालय प्रकाशन, वाराणसी
	5. भोलानाथ तिवारी- भाषा विज्ञान, किताब महल, इलाहाबाद

11	**Internal Continuous Assessment :**	**External : Semester End Examination :**
	40%	**60%**
12	**Continuous Evaluation through:**	लिखित परीक्षा
	• रचनात्मक कार्य/प्रकल्प इत्यादि- 10 अंक	अंक : 30
	• प्रस्तुति/परिसंवाद सहभागिता इत्यादि- 05 अंक	समयावधि : 01 घंटा
	• अकादमिक, व्यावसायिक एवं कौशल संवर्धन गतिविधियाँ- 05 अंक **कुल 20 अंक**	

3

13	**Format of Question Paper:** for the semester end examination	लिखित परीक्षा
	अंक : 30	समयावधि : 01 घंटा

निर्देश-

1. दोनों इकाइयों से प्रश्न पूछे जाएं।

2. तीन प्रश्न पूछे जाएं, किन्हीं दो प्रश्नों के उत्तर अपेक्षित हैं।   15x2 = **30 अंक**

कुलयोग- **30 अंक**

Sd/-   **Sd/-**   **Sd/-**   **Sd/-**

Sign of the BOS Chairman
Prof. Dr. Santosh Motwani
Board of Studies in Hindi

Sign of the Offg. Associate Dean
Dr. Suchitra Naik
Faculty of Humanities

Sign of the Offg. Associate Dean
Prof. Manisha Karne
Faculty of Humanities

Sign of the Offg. Dean
Prof. Anil Singh
Faculty of Humanities

As Per NEP 2020

University of Mumbai

Syllabus for Basket of OE Vertical 3	
Faculty of Science	
Board of Studies in Mathematics	
Second Year Programme	
Semester	**IV**
Title of Paper	**Credits**
I) Mathematics for Industry and Management- II	**2**
From the Academic Year	**2025-26**

Name of the Course: Mathematics for Industry and Management- II

Sr. No.	Heading	Particulars
1	**Description the course:** **Including but not limited to:**	Management of a business is a laborious task, and often the manager is confronted with severe situations, such as how to maximize the profit or minimize the cost with the same resources and constraints, how to arrange/queue the various projects, what decision to take for the future, considering the volatile market conditions and so on! Operations Research, a branch of Mathematics, deals with such and other problems of the industry and management, and attempts to provide optimal solutions for them.
2	**Vertical:**	Open Elective
3	**Type:**	Theory
4	**Credits:**	2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester)
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted:**	50 Marks
7	**Course Objectives (CO):** CO1: To impart to the learners the applicability of Mathematics in Industry and Management. CO2: To make the learners learn the concepts of optimal solution, no solution, infinitely many solutions to a given problem. CO3: To make the learners aware of the various sub-branches of Operations Research (Transportation, Assignment, Sequencing, Resource Allocation etc). CO4: To enable the learners to develop mathematical models for various industrial problems.	
8	**Course Outcomes (OC):** After completion of the course, students will be able to OC1: understand a transportation problem and the constraints in a transportation problem OC2: apply various methods and obtain a solution to a transportation table OC3: analyze the difference between transportation problem and a general linear programming problem. OC4: evaluate the steps in decision theory approach and use an appropriate method. OC5: create an assignment problem and solve it.	
9	**Modules:-** **Module 1: Transportation Problems** Introduction, Transportation Model, Objective Function, Constraints, Comparison Between Transportation Model and General Linear Programming Model (Similarities and Differences), Solution by Transportation Algorithm, North West Corner Method, Solution by Least cost cell (or inspection) Method: (Matrix Minimum method), Solution by Vogel's Approximation Method: (Opportunity cost method), Maximization Case of Transportation Problem, Degeneracy in Transportation Problem.	
	Module 2: Assignment Problems and Decision Theory Introduction To Assignment Problems, Comparison between Transportation Problem and	

	Assignment, Solution by (a) Visual Method, (b) Enumeration Method, (c) Transportation Method, (d) Hungarian Method. Introduction to Decision Theory, Steps in Decision Theory Approach, Decision Making under Uncertainty, Pessimistic Approach and Optimistic Approach, Criterion of Regret.
10	**Text Books** 1. Operations Research, by P. Rama Murthy, New Age International Publishers. 2. Operations Research, by Prem Kumar Gupta, D. S. Hira S. Chand Publishers.
11	**Reference Books** 1. Introduction to Operations Research, by Frederick S. Hillier, CBS Publishers. 2. Operations Research an Introduction, by P. Mariappan, Pearson India.
	<u>Scheme of the Examination</u>
	The performance of the learners shall be evaluated into two parts. • Internal Continuous Assessment of 20 marks for each paper. • Semester End Examination of 30 marks for each paper. • Separate head of passing is required for internal and semester end examination.
12	**Internal Continuous Assessment: 40%** **Semester End Examination: 60%**

13	**Continuous Evaluation through:** Quizzes, Class Tests, presentations, projects, role play, creative writing, assignments etc. (at least 3)	

Sr. No.	Particulars	Marks
1	A class test of 10 marks is to be conducted during each semester in an Offline mode.	10
2	Project on any one topic related to the syllabus or a quiz (offline/online) on one of the modules.	05
3	Seminar/ group presentation on any one topic related to the syllabus.	05

Paper pattern of the Test (Offline Mode with One hour duration):
Q1: Definitions/Fill in the blanks/ True or False with Justification.   (04 Marks: 4 x 1).
Q2: Attempt any 2 from 3 descriptive questions. (06 marks: 2×3).

14	**Format of Question Paper:** The semester-end examination will be of 30 marks of one hour duration covering the entiresyllabus of the semester.

		Note: Attempt any TWO questions out of THREE.	

Q.No.1	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks)
		     (a) Question based on OC1
		     (b) Question based on OC2
		     (c) Question based on OC3
		     (d) Question based on OC4/OC5
			15 Marks

Q.No.2	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks)
		     (a) Question based on OC1
		     (b) Question based on OC2
		     (c) Question based on OC3
		     (d) Question based on OC4/OC5
			15 Marks

Q.No.3	Module 1 and 2	Attempt any **THREE** out of **FOUR**. (Each question of 5 marks)
		     (a) Question based on OC1
		     (b) Question based on OC2
		     (c) Question based on OC3
		     (d) Question based on OC4/OC5
			15 Marks

Sd/-

Sign of the BOS
Chairman
Prof. B.S. Desale
BOS in Mathematics

Sd/-

Sign of the
Offg. Associate Dean
Dr. Madhav R. Rajwade
Faculty of Science &
Technology

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Sign of the Offg. Dean
Prof. Shivram S. Garje
Faculty of Science &
Technology