



Prahladrai Dalmia Lions College of Commerce & Economics
(Government Aided & Affiliated to University of Mumbai & AICTE, New Delhi)
NAAC Re-accredited with 'A' Grade (III Cycle) ISO 21001:2018 Certified
University of Mumbai Recognised Research Centre in Accountancy, Commerce & Business Economics
A Government Approved Hindi Linguistic Minority Institute
53 Years of Sterling Performance in Education

NOTICE FOR FIELD PROJECT

B. COM. (BANKING & INSURANCE), SEM. III, OCTOBER, 2025.

As per the University of Mumbai guidelines under NEP 2020, all undergraduate students of Second Year are required to complete a **Field Project (FP)** in Semester III. The project aims to integrate classroom learning with real-world socio-economic exposure.

Instructions:

1. **Credits & Duration:**

- FP carries **2 credits**.
- Minimum **2–3 field visits** are compulsory.

2. **Interaction with Mentor:**

- Students must meet their faculty guide at least **5 times** before the submission of his project to get guidance and discuss his project.
- Submission of this diary along with signature of his guide is **mandatory** along with the project. **If the guide does not sign the diary then the project will not be accepted.**
- **Format of Guide Interaction Diary is attached herewith.**

3. **Report Format:**

The Field Project Report must be:

- Typed on **A4 size**, Times New Roman, font size 12, 1.5 spacing on executive bond paper.
- Minimum **20 pages**.
- Spiral bound
- **Submitted separately by each student of the group**

4. **Structure:**

1. Title Page (Report title, student name, roll no., program, guide name, submission month and year)
2. Certificate (Institute & Mentor) (Attached herewith)
3. Student's Declaration (Attached herewith)
4. Acknowledgement (Attached herewith)
5. Abstract: A brief summary of the field visit, key observations, and main conclusions (200–300 words)
6. Table of Contents: Include headings and subheadings with page numbers
7. List of Figures & Tables: List all figures and tables included in the report with corresponding page numbers.
8. Chapters:
 1. Introduction (objectives, background information, scope)
 2. Literature Review
 3. Methodology
 4. Field Work Observations & Analysis (with photos/diagrams if needed)
 5. Conclusion & Recommendations
9. References (APA/MLA format)
10. Appendices (interviews, data, documents etc.)
11. **SUGGESTIVE LIST OF PROJECT TOPICS IS ATTACHED ALONG WITH THE NOTICE.**

Students must adhere strictly to the above instructions. Non-compliance may lead to rejection of the report.

5. **Evaluation:**

- **Internal (20 marks):** Attendance, interaction, and report quality.
- **External (30 marks):** Content, methodology, analysis, conclusion, report presentation, and viva.

Report submission date: **Saturday 4th October, 2025**

CA Durgesh Kenkre
Coordinator

Ms. Subhashini Naikar
Vice Principal, SFC

Prof. (Dr.) D. N. Ganjewar
Principal

DI/N-STD/GEN/00

The Project guide allocation is as per the list attached below:

Group no.	Roll no.s	Project guide/ mentor
1	2001 to 2005	Mr. Aditya Mahyavanshi
2	2006 to 2010	Ms. Poonam Sharma
3	2011 to 2015	Dr. Ms. Sailee Shringarpure
4	2016 to 2020	Mr. Rahul Yadav
5	2021 to 2025	Mr. Vishwajeet Chaudhari
6	2026 to 2030	Dr. Ms.Sneha Hathi
7	2031 to 2035	Ms. Poonam Sharma
8	2036 to 2040	Dr. Ms.Sneha Hathi
9	2041 to 2045	Mr. Rahul Yadav
10	2046 to 2050	Mr. Aditya Mahyavanshi
11	2051 to 2055	Ms. Poonam Sharma
12	2056 to 2060	Dr. Ms. Sailee Shringarpure
13	2061 to 2065	Dr. Ms.Sneha Hathi
14	2066 to 2070	Mr. Vishwajeet Chaudhari
15	2071 to 2075	Mr. Rahul Yadav
16	2076 to 2080	Dr. Ms. Sailee Shringarpure
17	2081 to 2085	Dr. Ms.Sneha Hathi
18	2086 to 2090	Dr. Ms. Sailee Shringarpure
19	2091 to 2095	Mr. Aditya Mahyavanshi
20	2096 to 2100	Ms. Poonam Sharma
21	2101 to 2105	Dr. Ms. Sailee Shringarpure
22	2106 to 2109	Mr. Aditya Mahyavanshi

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.

GUIDE INTERACTION DIARY FORM (to be maintained by each student)

I, the undersigned Ms/ Mr. _____ Roll No.

_____ studying in the _____ Year of _____ Full time

Course is doing my project work under the guidance of Dr./Ms./Mr.

_____, wish to state that I have met my Internal guide
on the following dates mentioned below for Project Guidance:-

Sr.No.	Date	Signature of the Internal Guide

Signature of the Candidate

Signature of Internal Guide



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Certificate

I hereby certify that Mr./Ms. _____, Student of
_____ Institute studying in
_____, has completed a project titled
_____ in the area of
_____ specialization for the academic year 2025-2026.

To the best of my knowledge the work of the student is original and the information included in the project is correct.

Internal Guide

Head of the Department

Principal

Declaration by the student

I, Mr./Ms. _____ Student of
_____ Institute studying in
_____, hereby declare that I have
completed the field project entitled
_____ during the academic year
2025-2026.

The report work is original and the information/data included in the report is true emerging from the primary and/ secondary data gathered and analyzed as part of this project.

Due credit is extended on the work of Literature/Secondary Survey by endorsing it in the Bibliography as per prescribed format.

Signature of the Student with Date

Name of Student

ACKNOWLEDGEMENT

To list who all helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being an idealistic channel and fresh dimension and completion of project.

I take this opportunity to thank the **University of Mumbai** for giving me the chance to do this project.

I would like to thank my **Principal Prof. (Dr.) D. N. Ganjewar** and our **Vice-Principal Ms. Subhashini Naikar** for providing the necessary facilities required for completion of this project.

I take this opportunity to thank our **coordinator CA Durgesh Y. Kenkre** for his moral support and guidance.

I would also like to express my sincere gratitude towards my project guide
_____ whose guidance and care made the project successful.

I would like to thank my **college library** for having provided various reference books and magazines related to my project.

Lastly I would like to thank **each and every person** directly or indirectly who helped me in the completion of the project, especially my **Parents and my peers** who supported me throughout my project.