

As Per NEP 2020

University of Mumbai



Title of the program

- A - U.G. Certificate in Banking and Insurance**
- B - U.G. Diploma in Banking and Insurance**
- C – B.Com. (Banking and Insurance)**
- D – B.Com. (Hons.) in Banking and Insurance**
- E – B.Com. (Hons. with Research) in Banking and Insurance**

Syllabus for

Semester – Sem. I to II

Ref: GR dated 20th April, 2023 for Credit Structure of UG

**(With effect from the academic year 2024-25
Progressively)**

University of Mumbai



(As per NEP 2020)

Sr. No.	Heading	Particulars	
1	Title of program		
	O: _____ A	A	U.G. Certificate in Banking and Insurance
	O: _____ B	B	U.G. Diploma in Banking and Insurance
	O: _____ C	C	Bachelors of (Banking and Insurance)
	O: _____ D	D	Bachelors of (Hons.) in Banking and Insurance
	O: _____ E	E	Bachelors of (Hons. with Research) in Banking and Insurance
2	Eligibility		
	O: _____ A	A	Passed XII std. Examination and secured not less than 45% marks in aggregate (40% in the case of reserved category) at one and the same sitting from the Commerce stream from any recognized board or Passed Equivalent Academic Level 4.0.
	O: _____ B	B	Under Graduate Certificate in Banking and Insurance Academic Level 4.5
	O: _____ C	C	Under Graduate Diploma in Banking and Insurance Academic Level 5.0
	O: _____ D	D	Bachelors of Banking and Insurance with minimum CGPA of 7.5 Academic Level 5.5
	O: _____ E	E	Bachelors of Banking and Insurance with minimum CGPA of 7.5 Academic Level 6.0
3	Duration of program		
	R: _____	A	One Year
		B	Two Years
		C	Three Years
		D	Four Years
		E	Five Years
4	Intake Capacity		
	R: _____	60	

5	Scheme of Examination R: _____	40% Internal Assessment 60% External Semester End Examination. (NEP)	
6	R: _____ Standards of Passing	40% marks in aggregate for each course Individual Passing in Internal and External Examination	
7	Sem. I & II Credit Structure R: _____ A R: _____ B	Attached herewith	
	Sem. III & IV Credit Structure R: _____ C R: _____ D		
	Sem. V & VI Credit Structure R: _____ E R: _____ F		
8	Semesters	A	Sem I & II
		B	Sem I, II, III& IV
		C	Sem I, II, III, IV, V & VI
		D	Sem I, II, III, IV, V, VI, VII & VIII
		E	Sem I, II, III, IV, V, VI, VII, VIII, IX & X
9	Program Academic Level	A	4.5
		B	5.0
		C	5.5
		D	6.0
		E	6.5
10	Pattern	Semester	
11	Status	New	
12	To be implemented from Academic Year Progressively	From Academic Year: 2024-25	

Sign of Chairman
Dr. Sunil Karve
Chairman of Banking &
Insurance and
Investment
Management

Sign of the
Offg. Associate Dean
Dr. Ravikant
Balkrishna Sangurde
Faculty of Commerce

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

Sign of offg. Dean
Prof. Kavita Laghate
Faculty of Commerce &
Mangement

Preamble

1) Introduction

In India banking and insurance sector is undergoing a paradigm shift. They aim at identifying and building long-term relationships with customers and are trying to create customised solutions for their clients to maximize their profits. The program includes training for various concepts and fundamentals used and practiced in the insurance and banking sectors. The programme focuses on banking and insurance which provides strategic choice for students aspiring to build a career in the financial services sector. This program provides an understanding of the principles, practices, and challenges specific to the banking and insurance sector and is designed in an industry- oriented way.

2) Aims and Objectives

1. Students will learn the experiential knowledge of the practice relating to insurance and banking.
2. Students will learn how to combine conceptual and practical learning to make decisions for insurance and banking.
3. Students will understand the best way to contribute to the verticals of insurance and banking by critically analyzing the legal aspects using their technological and research skills.
4. Students will be able to present influential behavior during the negotiation and decision-making stage.
5. Students will develop to become ethically responsible managers or any successful professionals in this field and help society and their respective businesses grow and thrive.

3) Learning Outcomes

Students will be able:

1. To acquire knowledge about the development of banking and insurance.
2. To understand the fundamentals and theoretical base of principles of banking and insurance business.
3. To apply process for providing banking and insurance business services.
4. To learn new concepts introduced in the banking and insurance system.
5. To get an adequate exposure to operational environment in the field of Banking & Insurance

4) Any other point (if any)

5. Credit Structure of the Program (Sem I, II, III, IV, V & VI)

Under Graduate Certificate in in Banking and Insurance

Credit Structure (Sem. I & II)

Under Graduate Programs in University

R: _____ A										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.	Degree / Cum. Cr.
		Mandatory	Electives							
4.5	I	6		-	2+2	VSC:2,SEC:2 VSC: 2 Business Communication -I (2) OR Mutual Fund (2) OR Soft Skills and Personality Development (2) SEC: 2 Application of MS Excel in Business (2) OR Service Marketing (2)	AEC :2, VEC :2, IKS: 2	CC:2	22	UG Certificate 44
		Principles and Practices of Banking and Insurance (4) Fundamental Accounting - I (2)								
R: _____ B										
	II	6		2	2+2	VSC:2,SEC:2 VSC: 2 Business Communication -II (2) OR Forex (2) OR Startups (2) SEC: 2 Introduction to Digital Marketing (2) OR Insurance Broking and Advisory (2)	AEC :2, VEC :2	CC:2	22	
	Cum Cr.	12	-	2	8	4+4	4+4+2	4	44	
Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor										

Under Graduate Diploma in in Banking and Insurance

Credit Structure (Sem. III & IV)

Under Graduate Programs in University

R: _____ C											
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AE C, VE C, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.	
		Mandatory	Electives								
5.0	III	8 Management Accounting (4) Direct Tax (4)		4	2	VSC:2, Co-operative Banking (2) OR Money Market (2) OR ITR Filing (2)	AEC:2	FP: 2 CC:2	22	UG Diploma 88	
	R: _____ D										
	IV	8 Universal Banking (4) Cost Accounting (4)		4	2	SEC:2 Information Technology in Banking & Insurance (2) OR Time and Stress Management (2) OR AML & KYC in Banking & Insurance (2)	AEC:2	CEP: 2 CC:2	22		
	Cum Cr.	28		10	12	6+6	8+4+2	8+4	88		
<p>Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor</p>											

B.Com. (Banking and Insurance)

Credit Structure (Sem. V & VI)

Under Graduate Programs in University

R: _____ E												
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 Auditing (4)	4		VSC: 2 Investment Alternatives (2) OR Project Management in Banks (2) OR Behavioral Finance (2)		FP/CEP: 2	22	UG Degree 132		
	R: _____ F											
	VI	10 Central Banking (4) Financial Statement Analysis and Reporting (4) Business Ethics & Corporate Governance (2)	4 Rural Insurance and Micro Credit (4)	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

[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. - I

Syllabus
Bachelor of Banking & Insurance

Syllabus

Bachelor of Banking & Insurance

Principles and Practices of Banking and Insurance (Mandatory)

Credits 4

Description of the course:

"Principles and Practices of Banking and Insurance" covers the fundamental concepts, regulations, and operations within the banking and insurance sectors. Students will explore topics such as financial intermediation, risk management, regulatory compliance, and customer service, gaining insights into the role of banks and insurance companies in the economy and the principles governing their operations. The course emphasizes the application of theoretical knowledge to real-world scenarios, preparing students for careers in banking, insurance, and related financial services industries.

Aims & Objectives:

1. To study the business practices, products, and services offered by banks and insurance companies
2. To promote financial literacy among students by enhancing their understanding of banking and insurance products, services, and terminology
3. To familiarize students with the principles, theories, and concepts underlying banking and insurance activities.

Course outcomes:

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

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

Sr. No.	Modules
1	Introduction to Banking
	Introduction to Bank, Evolution of Banking in India, Classification of Banks, Structure of Indian Banking System, Functions RBI: role in Indian Banking System, Types of Account; Know Your Customer (KYC) - Needs and Norms, Opportunities for Indian commercial banks Strengths and weaknesses of Indian commercial banks
2	Modern Banking
	Concept, and benefits of Core Banking Solution, Use of Artificial Intelligence in Banking Sector, E-Banking: ATM, Various types of card, Tele Banking, Mobile Banking, Net Banking (RTGS, NEFT and IMPS): Concept and Benefits, Methods of Remittances

3	Introduction to Insurance
	<p>A) Insurance: Meaning, Definition, Nature and Functions of Insurance, Evolution of Insurance, Principles of Insurance, Types of Insurance, Role and Importance of insurance, IRDA</p> <p>B) Life Insurance: History and Formation of Life Insurance Corporation (LIC) of India, Nature of Life Insurance contract, Classification of Policies, Calculation of Premium, Privatization of Life Insurance Industry, Progress of Life Business of LIC</p>
4	General (Non-Life) Insurance
	<p>A) General Insurance: Introduction, Kinds of General Insurance</p> <p>B) Fire Insurance: Nature and Use of Fire Insurance, Types of Fire Insurance, Policy Conditions, Progress of Fire Insurance</p> <p>C) Health Insurance and Motor Insurance: Meaning, Various types of Policies and Procedure</p>

References:

- Principles and Practices of Banking Authors by Indian Institute of Banking & Finance Published by Macmillan India Ltd.
- Banking Theory, Law and Practice Authors by T.N. Varshney and S.L. Gupta Published by Sultan Chand & Sons Edition
- Principles and Practices of Banking Authors by Jyotsna Seth and N.K. Gupta Published by Taxmann Publications Pvt Ltd.
- Insurance Principles and Practice Authors by M.N. Mishra Published by S. Chand Publishing Edition: Latest edition Publication Year: Varies based on the edition

Fundamental Accounting, I (Mandatory)

Credits 2

Description of the course:

"Fundamental Accounting-I" is an in-depth exploration of advanced accounting practices, focusing on inventory valuation, fire insurance claims, final accounts preparation, and accounting for hire purchase transactions. Students will learn about the various methods of inventory valuation, including FIFO and Weighted Average Method, and how to compute inventory valuation as per AS – 2. Additionally, they will study the computation of loss of stock by fire and the process of ascertaining claims as per insurance policies. The course also covers the preparation of final accounts for manufacturing concerns and accounting for hire purchase transactions, including calculation of interest and journal entries.

Aims & Objectives:

1. To understand the concepts and significance of inventory valuation methods and their application in financial reporting.
2. To familiarize students with the computation of loss of stock by fire and the process of ascertaining claims as per insurance policies.
3. To provide students with the knowledge and skills required to prepare final accounts for manufacturing concerns.

Course outcomes:

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

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

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

Meaning Calculation of interest Accounting for hire purchase transactions by asset purchase method based on full cash price Journal entries, ledger accounts and disclosure in balance sheet for hirer and vendor(excluding default, repossession and calculation of cash price)
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References:

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

Business Communication - I (VSC)

Credits 2

Description of the course:

"Business Communication" teaches effective communication strategies tailored to professional settings, emphasizing clarity, professionalism, and audience adaptation. Students will learn to compose various business documents, engage in persuasive presentations, and navigate intercultural communication challenges crucial for success in diverse workplace environments. The course promotes proficiency in verbal, nonverbal, and written communication essential for fostering productive relationships, facilitating teamwork, and achieving organizational goals

Aims & Objectives:

1. To improve students' proficiency in verbal, nonverbal, and written communication essential for professional settings, including clarity, conciseness, and appropriateness.
2. To develop students' ability to engage in effective interpersonal communication, including active listening, empathy, conflict resolution, and relationship-building skills crucial for teamwork and leadership.
3. To equip students with the skills to compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions while conveying information clearly and persuasively.

Course outcomes:

1. Students will demonstrate proficiency in verbal, nonverbal, and written communication, enabling them to convey ideas clearly, persuasively, and professionally in diverse business contexts.
2. Students will compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions.
3. Students will possess strong interpersonal communication skills, including active listening, empathy and relationship-building abilities, fostering positive interactions with colleagues, clients, and stakeholders.

Sr. No.	Modules	No. of Lectures
1	Introduction to Communication skill	15
2	Fundamentals of effective Reading, Listening and Speaking Skills	15
Total		30

Sr. No.	Modules
1	Introduction to Communication skill
	A) Introduction, Meaning, Definition, Objective of communication, Types of communication, Process of communication, Principles of effective communication, Barriers to effective communication, Overcoming barriers B) Effective English: Word formulation process - Basic sentence patterns, types of sentences - Simple, complex, compound, Prefixes, suffixes, Developing vocabulary skills.
2	Fundamentals of effective Reading, Listening and Speaking Skills
	A) Listening Skills: Listening, Active listening and Passive listening, Blocks to effective listening, Guidelines for Effective listening, importance of silence in communication. B) Speaking Skills: Process of speaking -Pronunciation, Speech mechanism, aspects of effective speaking- accents, intonation, pitch, etc. Greetings, Apology, Permission. C) Reading Skills: Introduction, what is reading? Types of reading - slow, fast, silent, SQ3R technique of reading. D) Writing Skills: Importance of writing skills, Essentials of good writing, Grammar skills.

References:

- "Effective Communication Skills for Bankers" by Shalini Verma, published by Taxmann Publications
- "Banking and Finance: Theory, Law and Practice" by N.K. Aggarwala
- "Banking Communication: Winning Strategies for Communicating Change"
- "Communication Skills for the Financial Industry" by Amanda Hardy, published by Kogan Page.

Mutual Fund (VSC)

Credits 2

Description of the course:

Mutual Fund explores the concept of pooled investments where funds from multiple investors are managed by professionals to invest in diversified portfolios of stocks, bonds, or other securities. Students will learn about the structure, benefits, and risks associated with mutual funds, including factors influencing investment decisions, performance evaluation, and regulatory compliance within the financial markets. The course emphasizes understanding investment objectives, asset allocation strategies, and the role of mutual funds in individual and institutional investment portfolios.

Aims & Objectives:

1. To provide students with an understanding of the structure, types, and operation of mutual funds, including their roles as investment vehicles.
2. To ensure students understand the regulatory framework governing mutual funds, including compliance requirements, disclosure obligations, and investor protection measures.
3. To enable students to conduct due diligence and select appropriate mutual funds based on investment objectives, fund characteristics, fees, historical performance, and other relevant factors

Course outcomes:

1. Understanding of mutual funds, including their structure, types and operation.
2. Knowledge and skills necessary to analyze mutual fund performance, evaluate investment strategies, and make informed decisions about fund selection and portfolio allocation.
3. Assess investment risks, understand the principles of diversification, and construct well-balanced portfolios using mutual funds.

Sr. No.	Modules	No. of Lectures
1	Introduction to Mutual Fund	15
2	Classification of Mutual Fund	15
		30

Sr. No.	Modules
1	Introduction to Mutual Fund A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund, Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement, Accounting, Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.
2	Classification of Mutual Fund A) Types of Mutual Fund- (introduction and Characteristics) <input type="checkbox"/> Functional/Operational – Open ended, close ended, Interval <input type="checkbox"/> Portfolio – Income, Growth, Balanced, MMMF <input type="checkbox"/> Geographical/ Location – Domestic, Offshore <input type="checkbox"/> Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load

References:

- "Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors" by Sundar Sankaran - Published by Vision Books.
- "Mutual Funds: A Comprehensive Guide for Investors" by Aashish P. Somaiyaa and Vivek K. Sharma - Published by Penguin Random House India.
- "Mutual Funds: The Money Multiplier" by Pattabiraman Murari - Published by TV18 Broadcast Limited.
- "Mutual Funds: Concept, Regulation and Performance Analysis" by Parimala Rao - Published by PHI Learning Pvt. Ltd.

Soft Skills and Personality Development (VSC)

Credits 2

Description of the course:

"Soft Skills and Personality Development" focuses on enhancing interpersonal skills, communication abilities, and personal effectiveness essential for professional and personal success. Through experiential learning and practical exercises, students cultivate qualities such as teamwork, leadership, emotional intelligence, and resilience, preparing them to navigate diverse social and professional environments with confidence and adaptability. The course also emphasizes self-awareness, goal setting, and continuous self-improvement to foster holistic personal development and career readiness.

Aims & Objectives:

1. To develop students' interpersonal skills, including communication, collaboration, teamwork, and conflict resolution, to foster positive relationships in both personal and professional settings.
2. To cultivate students' emotional intelligence, self-awareness, empathy, and resilience, enabling them to manage emotions effectively, handle stress, and navigate challenging situations with composure and adaptability.
3. To equip students with leadership and management skills, including decision-making, problem-solving, delegation, and motivation, to empower them to lead teams, influence others, and achieve organizational objectives.

Course outcomes:

1. Basic awareness about the significance of soft skills in professional and inter-personal communications and facilitate an all-round development of personality
2. Develop appealing personality traits as self-confidence, positive attitude, emotional intelligence, social grace, flexibility, friendliness and effective communication skills.
3. Strong soft skills contribute to students' long-term career success by preparing them to interact respectfully and confidently in diverse social and professional settings.

Sr. No.	Modules	No. of Lectures
1	Basic approach to Soft Skills	15
2	Personality Development and Traits to Good Personality	15
		30

Sr. No.	Modules
1	Basic approach to Soft Skills
	A) Soft Skills - Meaning, Importance of Soft Skill. Interpersonal Skills, Motivation. Negotiating and Conflict Resolution, Assertiveness. B) Leadership, Team-Building, Decision-making. Time Management- Importance and Techniques of Time management. Stress and emotional management.
2	Personality Development and Traits to Good Personality
	A) Concept, Characteristics of personality, Factors influencing personality, Types of personality - Internal and External Personality B) Critical thinking Skills: Introduction, Definition, Importance of critical thinking, Critical thinking process, Developing critical thinking habits C) Developing Good Habits: Guiding principal Identifying good and Bad Habits, Breaking Bad Habits, Forming Habits of success

References:

- "Soft Skills: Enhancing Employability" by P. Sathyanarayana (Publisher: I.K. International Publishing House Pvt. Ltd.)
- "Personality Development and Soft Skills" by Barun K. Mitra (Publisher: PHI Learning Pvt. Ltd.)
- "Soft Skills for Success" by Dr. S. K. Ghosh (Publisher: Prentice Hall India Learning Private Limited)
- "Soft Skills: Your Success Mantra" by Deepak Chawla (Publisher: S. Chand Publishing)

Application of MS Excel in Business (SEC)

Credits 2

Description of the course:

"Application of MS Excel in Business" teaches practical skills in using Excel for data analysis, financial modeling, and business decision-making. Students will learn to create spreadsheets, perform calculations, visualize data with charts, and automate processes with functions and formulas, enhancing efficiency and effectiveness in various business contexts. The course emphasizes real-world applications, such as budgeting, forecasting, and reporting, to equip students with essential tools for problem-solving and decision support in business operations.

Aims & Objectives:

1. To enable students to develop proficiency in using Microsoft Excel, including understanding its features, functions, and capabilities relevant to business applications.
2. To equip students with the skills to analyze and organize data effectively using Excel, including sorting, filtering, and performing calculations, to derive insights and support decision-making in business contexts.
3. To enable students to create professional-looking reports and presentations by leveraging Excel's tools for data visualization, such as charts, graphs, and pivot tables, to communicate insights effectively to stakeholders

Course outcomes:

1. Students will demonstrate proficiency in using Microsoft Excel, including a deep understanding of its features, functions, and capabilities relevant to business applications.
2. Students will be adept at automating repetitive tasks, streamlining workflows, and increasing efficiency in business processes
3. Students will demonstrate the ability to use Excel and make informed decisions based on data-driven insights.

Sr. No.	Modules	No. of Lectures
1	Integration of MS Excel in Business	15
2	Statement Analysis using MS Excel	15
Total		30

Sr. No.	Modules
1	Integration of MS Excel in Business
	<p>A) Basics of MS Excel: Managing Worksheets and Workbooks: Labeling and Naming Worksheets and Workbooks, Adding, Deleting and Saving Worksheets and Workbooks, Reposition Worksheets, Inserting, Deleting, and Renaming Worksheets, Copy Worksheets, printing a Workbook, Formatting a Worksheet, Adding Elements to a Workbook, Protecting Worksheet and Workbook. Inserting and deleting rows and columns. Inserting and deleting cells.</p> <p>B) Data Representation using MS Excel: Entering, Editing and Formatting Data, Uses of mathematical, logical and Financial and Date and Time formulas, Import external data, Creating Table, Sorting Data, Data Validation, Consolidation, Creating Pivot table. Charts: Chart elements: Titles, legend, data labels, creating a New Chart, Formatting Chart, Types of charts, Using Chart Templates, Pivot chart.</p>
2	Statement Analysis using MS Excel
	A) Preparation of Financial Statements, Preparation of Profit & Loss Account, Balance Sheet, Perform Ratio Analysis and Financial Statement

References:

- "Business Application of IT: For Business Administration, Finance, and Commerce" by Ramesh Bangia (Publisher: Taxmann Publications Pvt. Ltd.)
- "Excel for Business Professionals" by Gini Courter and Annette Marquis (Publisher: Wiley India Pvt. Ltd.)
- "Business Applications of Excel" by Subhas Chandra Misra (Publisher: McGraw Hill Education India Pvt. Ltd.)
- "Business Intelligence with Microsoft Excel" by Alberto Ferrari and Marco Russo (Publisher: BPB Publications)

Service Marketing (SEC)

Credits 2

Description of the course:

"Service Marketing" focuses on understanding and applying marketing principles specific to service-based businesses. Students learn strategies for designing, promoting, and delivering services effectively, addressing unique challenges such as intangibility, inseparability, variability, and perishability. The course emphasizes customer-centric approaches, relationship building, and the integration of technology to enhance service quality and customer satisfaction.

Aims & Objectives:

1. To educate students about the unique characteristics of services and how these factors influence marketing strategies and customer experiences.
2. To teach students strategies for managing service quality, enhancing customer satisfaction, and building long-term customer relationships through effective service delivery, relationship management, and customer feedback mechanisms.
3. To enable students to develop compelling value propositions for services, focusing on differentiation, positioning, branding, and pricing strategies to communicate the value of services effectively to target customers.

Course outcomes:

1. Students will develop a deep understanding of target markets, segments, and consumer behavior specific to service industries.
2. Students will possess the skills to manage service quality effectively, ensuring consistency, reliability, and responsiveness in service delivery.
3. Students will understand how effective service marketing strategies contribute to business growth and profitability.

Sr. No.	Modules	No. of Lectures
1	Introduction: Nature and Scope of services	15
2	Consumer Behavior in Service Marketing	15
		30

Sr. No.	Modules
1	Introduction: Nature and Scope of services
	Introduction, Nature growth and Scope of services characteristics of services, classification of services – need for service marketing - reasons for the growth of Service sector, Overview of marketing Different Service Sectors - Seven Ps, Marketing of Banking Services -Marketing in Insurance Sector.
2	Consumer Behavior in Service Marketing
	Customer Expectations on Services- Factors influencing customer expectation of Services. - Service Costs experienced by Consumer, the Role of customer in Service Delivery, Conflict Handling in Service, Customer Responses in Services, Delivering Quality Service, Concept of Customer Delight, Benefits of customer relationship, Gaps in service retention strategies.

References:

- "Services Marketing: People, Technology, Strategy" by V. A. Zeithaml, Mary Jo Bitner, and Dwayne D. Gremler (Publisher: Tata McGraw-Hill Education)
- "Services Marketing: Concepts, Strategies, & Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
- "Services Marketing: Text and Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
- "Service Marketing: Concepts and Practices" by K. Rama Mohana Rao (Publisher: Himalaya Publishing House)

Sem. – II

**Syllabus
Bachelor of Banking & Insurance**

Syllabus

Bachelor of Banking & Insurance

Management Process and Organizational Behaviour (Mandatory) Credits 4

Description of the course:

"Management Process and Organizational Behaviour" explores the principles and practices of effective management and human behavior within organizations. It covers topics such as planning, organizing, leading, and controlling, as well as individual and group dynamics, motivation, leadership, and organizational culture. The subject aims to provide insights into managerial decision-making, team dynamics, and strategies for enhancing organizational effectiveness and employee satisfaction.

Aims & Objectives:

1. To provide students with a comprehensive understanding of the management process in various organizational contexts.
2. To study individual and group behavior within organizations facilitating a deeper understanding of human behavior in the workplace
3. To develop students' managerial skills and competencies to achieve organizational goals.

Course outcomes:

1. It will enhance students' decision-making abilities by understanding the dynamics of organizational behavior
2. Students will gain an understanding of organizational culture
3. Students will develop the ability to adapt to organizational change and uncertainty, understanding how individual and group behavior influences organizational change processes and strategies.

Sr. No.	Modules	No. of Lectures
1	Introduction of Management	15
2	Introduction to Organizational Behavior	15
3	Motivation	15
4	Group Dynamics and Team building	15
Total		60

Sr. No.	Modules
1	Introduction of Management
	Evolution of management thought, Systems and contingency approach for understanding organizations, managerial processes, functions, skills and roles in an organization; Leadership: Concept, Nature, Importance, Attributes of a leader, developing leaders across the organization, Leadership Grid. Decision making: Concept, Nature, Importance, and Process. Types of decisions. Problems in decision making
2	Introduction to Organizational Behavior
	Definition, Importance, Scope, Fundamental Concepts of OB, Different models of OB - autocratic, custodial, supportive, collegial and SOBC. Personality & Attitudes: Meaning of personality, attitude - Development of personality – Attributes of personality- Transactional Analysis – Ego states – Johari window - Nature and dimensions of attitude – Developing the right attitude
3	Motivation
	Definition, Importance, Motives – Characteristics, Classification of motives - Primary & Secondary motives. Theories of Motivation - Maslow's Theory of need hierarchy - Herzberg's theory. Morale - Definition and relationship with productivity - Morale Indicators.
4	Group Dynamics and Team building

Concept of Group & Team. Theories of Group Formation - Formal and Informal Groups. Importance of Team building. Conflict Management: Definition. Traditional vis - à- vis Modern view of conflict – Types of conflict – Intrapersonal, Interpersonal, and Organizational. Constructive and Destructive conflict. Conflict management.

References:

- "Principles of Management" by P.C. Tripathi and P.N. Reddy, published by Tata McGraw-Hill Education
- "Management: Text and Cases" by VSP Rao and DN Tripathi, published by Excel Books.
- "Essentials of Management: An International and Leadership Perspective" by Harold Koontz, Heinz Weihrich, and Mark V. Cannice, published by Tata McGraw-Hill Education
- "Management: A Global and Entrepreneurial Perspective" by Hitt, Black, and Porter, published by Cengage Learning India

Fundamental Accounting -II (Mandatory)

Credits 2

Description of the course:

"Fundamental Accounting" provides a comprehensive understanding of advanced financial valuation techniques and securities redemption processes. It covers topics such as Valuation of Shares through various methods and Redemption of Preference Shares and Debentures.

Aims & Objectives:

1. Understand and apply the Maintainable Profit method, Super Profit Method, Capitalization method, and Annuity Method for valuing goodwill.
2. To teach about the methods and sources for redeeming debentures, including payment from capital or profits.
3. To make students understand the legal framework governing and accounting treatment for the Redemption of preference shares under the Companies Act.

Course outcomes:

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

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

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

References:

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

Taxmann Publications Pvt. Ltd.)

- "Accounting for Management: Redemption of Shares" by Amresh Kumar (Publisher: PHI Learning Pvt. Ltd.

Business Communication-II (VSC) Credits 2

Description of the course:

"Business Communication in banking" focuses on the principles and practices of effective communication within the banking sector. It covers topics such as written and oral communication, customer service interactions, and professional etiquette, tailored to the specific context of banking operations. The subject emphasizes the importance of clear, concise, and professional communication in fostering positive customer relationships and ensuring regulatory compliance.

Aims & Objectives:

1. To develop communication to effectively engage with customers, address inquiries, and provide assistance in a professional manner.
2. To emphasize the importance of clear and accurate communication ensuring that information is conveyed transparently.
3. To promote effective communication within streamline operations and enhance productivity.

Course outcomes:

1. Students will inculcate proficiency in various forms of business communication ensuring professionalism in all interactions.
2. Students will develop strong customer relationship management to enhance customer satisfaction and loyalty
3. Students will collaborate effectively with colleagues from different departments and levels of the organization, facilitating the exchange of information, ideas, and feedback to achieve common goals and objectives in banking operations

Sr. No.	Modules	No. of Lectures
1	Oral Communication	15
2	Written Communication and Modern Tool of communication	15
Total		30

Sr. No.	Modules
1	Oral Communication
	A) Meaning, Nature, Scope, characteristics, Principles of effective oral communication, Importance of body language in oral communication, Confidence building, Ways to build confidence, Importance of eye contact. B) Job Interviews - conducting and giving interviews, Do's and Don'ts of job interview. C) Group Discussion - nature, do's and don'ts of group discussion, Opening of topic, discussion, summary and observer's comments
2	Written Communication and Modern Tool of communication
	A) Written communication- significance in business writing, Language of business writing, Structure of Business letters, Types of business letters - order, enquiries and replies, sales letters, complaints, claims and adjustment letters, goodwill letters., Communication in Organization - Formal Channels – Vertical, Horizontal, Diagonal communication., Internal Channels - Informal channels: Grapevine, rumors, Mannerisms and etiquettes at workplace. B) Modern tools of Communication: Telex, Telegram, Fax, Voice Mail, Teleconferencing, Videoconferencing, Dictaphone, SMS, MMS, Internet, Social Media Sites, chatbot

References:

- "Effective Business Communication" by Herta A. Murphy, Herbert W. Hildebrandt, Jane P. Thomas, published by McGraw-Hill Education.
- "Banking and Finance: Communication Skills for the International Banking and Finance Student" by Marion Grussendorf, published by Addison Wesley Longman
- "Banking and Financial Services: Communication Skills Guide for Employees" by American Bankers Association, published by American Bankers Association.
- "Banking Communication Handbook" by Michael Ewing-Chow, published by Marshall Cavendish International (Asia) Pte Ltd.

Forex (VSC) Credits 2

Description of the course:

"Forex" explores the principles and practices of foreign exchange markets. It covers topics such as currency trading, exchange rate mechanisms, and risk management strategies, providing insights into the dynamics of global financial markets and the factors influencing currency fluctuations. The subject also examines the role of forex markets in international trade, investment, and monetary policy.

Aims & Objectives:

1. To provide students with a comprehensive understanding of the structure, functions, and participants of foreign exchange markets.
2. To develop students' skills in currency trading and risk management techniques.
3. To explore the role of forex markets in facilitating international trade.

Course outcomes:

1. Students will be prepared to understand with foreign exchange market structure, market dealings.
2. Students will Understand the functions and players in the foreign exchange market.
3. Students will Gain knowledge to manage the exchange exposures

Sr. No.	Modules	No. of Lectures
1	Introduction of International Monetary System	15
2	Foreign Exchange Market and Participants	15
Total		30

Sr. No.	Modules
1	Introduction of International Monetary System
	Unit 1: International Monetary Systems: Introduction to Forex, Currency Pair Types, Forex Currency Pairs, Evolution of International Monetary System: Gold Standard System, Bretton Woods System, Flexible Exchange Rate Regimes – 1973 to Present, Current Exchange Rate Arrangements, European Monetary System, Fixed & Flexible Exchange Rate System Unit 2: An introduction to Exchange Rates: Foreign Bank Note Market, Spot Foreign Exchange Market Exchange Rate Quotations ,Direct & Indirect Rates, Cross Currency Rates , Spread & Spread %, Factors Affecting Exchange Rates
2	Foreign Exchange Market and Participants
	Unit 1: Foreign Exchange Markets: Introduction to Foreign Exchange Markets, Structure of Foreign Exchange Markets, Types of Transactions & Settlement Date, Exchange Rate Quotations & Arbitrage, Forward Quotations (Annualized Forward Margin) Unit 2: Forex Participants: Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.

References:

- Foreign Exchange Management: Theory and Practice" by A. V. Rajwade, published by Tata McGraw-Hill Education
- The Handbook of Foreign Exchange Trading" by Jagdeep Singh Kalsi, published by Vision Books.
- Forex Trading Guide: Basics and Strategies" by S. Wade Hansen and Peter R. Bain, published by Tata McGraw-Hill Education
- Currency Trading and Intermarket Analysis: How to Profit from the Shifting Currents in Global Markets

Startups (VSC) Credits 2

Description of the course:

"Startups" explores the entrepreneurial journey from idea conception to business establishment and growth. It covers topics such as business planning, funding strategies, market validation, and scalability, aiming to equip students with the knowledge and skills to navigate the challenges and opportunities of startup ventures effectively. The subject also emphasizes innovation, creativity, and adaptability in the dynamic startup ecosystem.

Aims & Objectives:

1. To introduce the students to the concept of Startups and Entrepreneurship.
2. To provide the knowledge of becoming an entrepreneur by identifying business opportunities and developing business plans.
3. To understand the concept of entrepreneurship and identify the dimensions and resources required to establish a start-up.

Course outcomes:

1. Students will be able to start his/ her own business by understanding the opportunities that are lying in front of them.
2. Students will learn how to make a business plan and how to approach funding agencies for getting their loans sanctioned.
3. Students will learn to identify the various sources of finance for a new venture and role of central and state government in promoting entrepreneurship

Sr. No.	Modules	No. of Lectures
1	Startup Ecosystem and Legal Environment	15
2	Survival, Growth and Exit Strategies	15
Total		30

Sr. No.	Modules
1	Startup Ecosystem and Legal Environment
	<p>A) Unit I: Start-up opportunities: The New Industrial Revolution – The Big Idea- Generate Ideas with Brainstorming- Business Start-up - Ideation- Venture Choices - The Rise of the startup economy - The Six Forces of Change- The Start-up Equation - The Entrepreneurial Ecosystem – Entrepreneurship in India. Government Initiatives.</p> <p>B) Unit II: Startup Capital Requirements and Legal Environment: Identifying Startup Capital Resource requirements - estimating Startup cash requirements - Develop financial assumptions- Constructing a Process Map - Positioning the venture in the value chain - Launch strategy to reduce risks- Startup financing metrics - The Legal Environment- Approval for New Ventures- Taxes or duties payable for new ventures.</p>
2	Survival, Growth and Exit Strategies
	<p>A) Unit I: Start-up Survival and Growth: Stages of growth in a new venture- Growing with the market - Growing within the industry- Venture life patterns- Reasons for new venture failures- Scaling Ventures – preparing for change - Leadership succession. Support for growth and sustainability of the venture.</p> <p>B) Unit II: Planning for Harvest and Exit: Dealing with Failure: Bankruptcy, Exit Strategies- Selling the business - Cashing out but staying in-being acquired- Going Public (IPO) – Liquidation.</p>

References:

- "Startup India: Insights for Aspiring Entrepreneurs" by Dr. Prashant Prabhu (Publisher: Vision India Publications)
- "The Ultimate Guide to Startups in India" by Anand Srinivasan (Publisher: Notion Press)
- "Entrepreneurship Management: Concepts, Theory and Practice" by Sadhana Dash, published by PHI Learning Pvt. Ltd.
- "Entrepreneurship Development: A Handbook for Entrepreneurs" by S. S. Khanka, published by S. Chand Publishing

Introduction to Digital Marketing (SEC) Credits 2

Description of the course:

"Introduction to Digital Marketing" provides an overview of digital marketing strategies and tools. It covers topics such as social media marketing, search engine optimization (SEO), email marketing, and content marketing, aiming to equip students with foundational knowledge for leveraging digital channels to reach and engage target audiences effectively. The subject emphasizes the importance of data-driven decision-making and adapting to the evolving digital landscape

Aims & Objectives:

1. Aims to familiarize students with the concept of digital marketing and its current and future evolutions.
2. Aims to equip students with the ability to understand and subsequently create strategic and targeted campaigns using digital media tools.
3. It aims to achieve business goals by interlinking with digital platforms

Course outcomes:

1. Students will understand the concept of digital marketing and its real-world iterations
2. Students will articulate innovative insights of digital marketing enabling a competitive edge
3. Students will understand how to create and run digital media based campaigns.

Sr. No.	Modules	No. of Lectures
1	Foundations of Digital Marketing	15
2	Digital Marketing Strategies and Techniques	15
	Total	30

Sr. No.	Modules
1	Foundations of Digital Marketing
	Fundamentals of Digital marketing & Its Significance, Terminology used in Digital Marketing Traditional Marketing Vs Digital Marketing, Evolution of Digital Marketing, Digital Marketing Landscape, Key Drivers, Digital Consumer & Communities, Gen Y & Netizen's expectation & influence wrt. Digital Marketing.
2	Digital Marketing Strategies and Techniques
	The Digital users in India, Digital marketing Strategy- Consumer Decision journey, Segmenting & Customizing messages, Digital advertising Market in India, Skills in Digital Marketing, Digital marketing Plan. Email Marketing, Mobile Marketing, different type of ad tools, Ad placement techniques

References:

- Digital Marketing: Strategy, Implementation, and Practice" by Dave Chaffey, Fiona Ellis-Chadwick, Kevin Johnston, and Debra Zahay (Publisher: Pearson Education India)
- Digital Marketing: A Practical Approach" by K. Rajagopal (Publisher: McGraw Hill Education India Pvt. Ltd.)
- Digital Marketing: Concepts, Strategies, and Data Analytics" by Dr. Subash Jain and Dr. Poonam Garg (Publisher: I.K. International Publishing House Pvt. Ltd.)
- Digital Marketing: Strategy, Implementation and Practice in India" by Ankita Tandon, Subho Ray, and Pradeep Chopra (Publisher: Pearson Education India)

Insurance Broking and Advisory (SEC) Credits 2

Description of the course:

"Insurance Broking and Advisory" delves into the principles and practices of insurance intermediation. It covers topics such as risk assessment, policy selection, claims management, and regulatory compliance, equipping students with the knowledge and skills to provide expert insurance advice and solutions to clients. The subject also explores the evolving role of insurance brokers in the insurance market and the importance of ethical conduct and professionalism in insurance advisory services

Aims & Objectives:

1. To provide students with a comprehensive understanding of insurance principles, products, and markets.
2. To develop students' skills in insurance broking and advisory services.
3. To ensure students are familiar with regulatory requirements governing insurance broking.

Course outcomes:

1. Students will can find a policy that best suits your needs for a reasonable price.
2. Students will understand client's insurance needs and provide ethical and professional advice
3. Students will Understand the working and functioning of the Insurance Sector.

Sr. No.	Modules	No. of Lectures
1	Insurance Brokerage Essentials: Understanding Policies, Ethics, and Regulations	15
2	Brokerage Client Management and Insurance Advisory Practices	15
Total		30

Sr. No.	Modules
1	Insurance Brokerage Essentials: Understanding Policies, Ethics, and Regulations
	<ul style="list-style-type: none"> • Definition and importance of insurance, Life insurance vs. general insurance, Different types of insurance policies (term, whole life, health, property, etc.) • Functions of Direct / Composite / Reinsurance Brokers. • Registration and Licensing of Brokers: eligibility and qualifications of person, manpower and infrastructure requirements. • Requirement of Capital for Direct broker/Composite Broker / Reinsurance Broker a. Forms of capital to be brought in Equity /Assets/Cash • Code of Conduct or Professional Ethics. • Remunerations of Brokers in various lines of Insurance Business: General Insurance, Life Insurance, Pension, Annuity, Group Insurance, etc. • Professional Indemnity Insurance for Brokers
2	Brokerage Client Management and Insurance Advisory Practices
	<ul style="list-style-type: none"> • Responsibility of Broker to the insured - Understanding of client's requirement – nature of business and Risk Management of client, Preparation of Insurance Slip, Premium Collection, assistance in claims and preparation of claim documentation. • Responsibility of Brokers to the Insurance Company in Selection of Risks, Presentation of Products, Remittance of Premium, assistance in Claim Settlement and Consumer Grievances. • Insurance Advisory Process - Client needs analysis and risk assessment, Product selection and recommendation

References:

- "Insurance Broking Practice and Procedures" by Dr. M. N. Mishra (Publisher: Taxmann Publications Pvt. Ltd.)
- "Principles and Practice of Insurance Broking" by Sunita Sharma and Lallan Prasad (Publisher: Sultan Chand & Sons)
- "Insurance Broking in India: Challenges and Opportunities" by Dr. K. C. Mishra and Dr. J. K. Pandey (Publisher: New Century Publications)
- "Insurance Broking in India: Regulations, Processes, and Practices" by Raj Kumar (Publisher: Bharat Law House Pvt. Ltd.)

***B.Com. (Banking & Insurance) As Per NEP
with effect from the Academic Year 2024-2025***

Scheme of Evaluation

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

(Internal Assessment- Courses with /without Practical Courses)

Credit: 02 (Total 50 Marks)

Internal = 20 Marks

External = 30 Marks

A. Internal Assessment: 40 % (20 Marks)

B. The Internal Assessment should be conducted after completing 50% of syllabus of the course/s

Sr. No.	Particular	Marks
1	One class test (10 Marks) (Mandatory) (Duration: 30Mnts.)	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) (<i>1/2 Mark each</i>)	05 Marks
	Answer in One or Two Lines (Concept based Questions) (<i>01 Mark each</i>) (Attempt Any five of the eight)	05 Marks
2	All recorded activities to be spread across semester Refer to ANNEXTURE: A	10 Marks

(Internal Assessment- Courses with / without Practical Courses)

Credit: 04 (Total 100 Marks)

Internal= 40 Marks

External =60 Marks

A. Internal Assessment: 40 % (40 Marks)

B. The Internal Assessment should be conducted after completing 50% of Syllabus of the course

Sr. No.	Particular	Marks
1	One class test (20 Marks) (Mandatory) (Duration: 45 Mins.)	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) (<i>1/2 Mark each</i>)	05 Marks
	Answer in One or Two Lines (Concept based Questions) (Attempt Any five of the eight) (<i>01 Mark each</i>)	05 Marks
	Answer in Brief (Attempt Any Two of the Four) (<i>05 Marks each</i>)	10 Marks
2	All recorded activities to be spread across semester Refer to ANNEXTURE: A	20 Marks

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 activities among groups of students in same class may be encouraged for better exposure:

- 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 (Practical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

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

Duration: 1 Hr.

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

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

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

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

Note:

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

Question Paper Pattern (Theoretical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

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

Duration: 1 Hr.

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

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

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

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

Note:

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

Question Paper Pattern (Practical Courses)

Credit: 04 (Total 100 Marks)

External =60 Marks

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

Duration: 2 Hrs.

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

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

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

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

Note:

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

Question Paper Pattern (Theoretical Courses)

Credit: 02 (Total 50 Marks)

External =60 Marks

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

Duration: 2 Hrs.

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

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

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

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

Note:

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

Guidelines for Case Study Analysis

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

Passing Standard

Credit: 02 (Total 50 Marks)

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

Credit: 04 (Total 100 Marks)

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

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

Justification for B.Com. (Banking & Insurance)

1.	Necessity for starting the course:	NEP 2020
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?	Unaided Yes
5.	To give details regarding the duration of the Course and is it possible to compress the course?	4 Years Course and Cannot be compressed
6.	The intake capacity of each course and no. of admissions given in the current academic year:	60
7.	Opportunities of Employability / Employment available after undertaking these courses:	Insurance & Risk Manager, Investment Banking Associate, Bank Probationary Officer, Startups, Self -employment

**Sign of Chairman
Dr. Sunil Karve
Chairman of Banking &
Insurance and
Investment
Management**

**Sign of the
Offg. Associate Dean
Dr. Ravikant
Balkrishna Sangurde
Faculty of Commerce**

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

**Sign of offg. Dean
Prof. Kavita Laghate
Faculty of Commerce &
Mangement**

AC – 20/04/2024
Item No. – 8.30 (N) Sem I (1c)

As Per NEP 2020

University of Mumbai



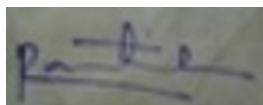
Syllabus for Basket of OE	
Board of Studies in GEOGRAPHY	
UG First Year Programme	
Semester - I	
Title of Paper -	Credits
I) Introduction to Environment	2
From the Academic Year	2024-2025

Sr. No.	Heading	Particulars
1	<p>Description of the course :</p> <p>Including but not limited to :</p>	<p>Introduction to Environment</p> <p>The "Introduction to Environment" curriculum is designed specifically for First Year Students. It aims to explore the dynamics of our natural world, empowering students from diverse academic backgrounds to develop a holistic understanding of environmental issues and their relevance in contemporary society.</p> <p>In an age marked by environmental challenges, climate change, and sustainability concerns, understanding the environment is essential for informed decision-making and responsible citizenship. This curriculum provides students with the foundational knowledge and awareness necessary to navigate complex environmental issues, fostering a sense of environmental stewardship and empowering them to contribute positively to sustainable development initiatives.</p> <p>The knowledge gained from this curriculum has applications across various sectors and professions. Whether pursuing careers in business, government, academia, or non-profit organizations, students will find the principles and concepts explored in this course invaluable. From implementing sustainable business practices to designing conservation strategies, students will develop critical thinking, problem-solving, and communication skills essential for addressing environmental challenges in diverse contexts.</p> <p>Professionals with a strong foundation in environmental studies and sustainability principles are increasingly sought after across various industries and sectors. From environmental consulting firms to corporate enterprises, there is a growing demand for individuals equipped to address environmental challenges, formulate sustainable policies, and drive positive change. Graduates of this program can pursue diverse career paths, including environmental analysts, sustainability coordinators, conservation scientists, environmental educators, and policy advisors, among others, contributing to a more sustainable and resilient future.</p>
2	Vertical :	Open Elective
3	Type :	Theory

4	Credit:	2 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted :	30 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: (List some of the course objectives) 1. To demonstrate and analyse the knowledge of the facts and processes of the environment. 2. To understand the functioning and structure of the ecosystem. 3. To understand the types and importance of natural resources. 4. To create awareness about the existence and importance of biodiversity.	
8	Course Outcomes: (List some of the course outcomes) On successful completion of this course, students will be able to: 1. Understand and explain the basic concepts of environment and ecosystem. 2. Understand the types and utility of natural resources. 3. Understand the biodiversity in the environment and help to conservation of biodiversity.	
9	Modules:- Per credit One module can be created	
	Module 1: Introduction to Environmental Studies (7 Hours)	
	1. Environmental Studies: Definition, Nature, and Scope 2. Environment: Components and Types 3. Structure of Environment	
	Module 2: Ecosystem (8 Hours)	
	1. Ecosystem: Concept and Components 2. Functioning and Structure of the Ecosystem 3. Types of Ecosystems	
	Module 3: Natural Resources (8 Hours)	
	1. Natural Resources: Definition, and Classification 2. Importance of Natural Resources 3. Environmental Problems Associated with Forest and Water Resources	
	Module 4: Biodiversity and its Conservation (7 Hours)	
	1. Biodiversity: Definition, Types and Importance 2. Hotspots of Biodiversity in the World and India 3. Threats to Biodiversity and Conservation	

10	Text Books: <ol style="list-style-type: none"> 1. Bharucha Erach, 2004, Textbook for Environmental Studies, University Grants Commission, New Delhi (Available free on the web) 2. Rajagopalan, R. (2011). Environmental Studies: From Crisis to Cure. India: Oxford University Press. 3. धारपुरे विठ्ठल (२०१९) 'पर्यावरण शास्त्र' पिंपळापुरे अँड पाब्लिशर्स, नागपूर. 4. देवरे, परमार, बुटाला (२०१३) 'पर्यावरण भूगोल' हिमालया पब्लिशिंग हाउस, मुंबई. 5. परमार, बोरसे व इतर (२०२२) 'पर्यावरण भूगोल' हिमालया पब्लिशिंग हाउस, मुंबई. 	
11	Reference Books: <ol style="list-style-type: none"> 1. Chiras, D. D and Reganold, J. P. (2010). Natural Resource Conservation: Management for a Sustainable Future.10th edition, Upper Saddle River, N. J. Benjamin/Cummins/Pearson. 2. Miller, G. T., & Spoolman, S. (2015) Environmental Science. Cengage Learning. 3. Mohanta R., Sen A., Singh M.P., 2009, 'Environmental Education - Vol. 1', APH Publishing Corporation New Delhi. 4. Perman, R., Ma, Y., McGilvray, J., and Common, M. (2003) Natural Resource and Environmental Economics. Pearson Education. 5. Perumal M., Veerasekaran R., Suresh M., Asaithambi M., 2008, 'Environmental and Ecological issues in India', Abhijeet Publication, Delhi 6. Prabu P.C., Udayasooriyan C., Balasubramanian G, 2009, 'An introduction to Ecology and Environmental Science', Avinash Paperbacks, New Delhi. 7. Reddy K. P., Reddy D. N., 2003, 'Environmental Education', Neelkanth Publication, Hyderabad. 8. Santra S.C., 2004, 'Environmental Science', New Central Book agency Pvt Ltd, Kolkata. 9. Sinha, N. (2020) Wild and Wilful. Harper Collins, India. 10. Tiwari V., 2009, 'A textbook of Environmental studies', Himalaya Publications House, New Delhi 11. Tomar A., 2007, 'Environmental Education', Kalpaz publication, New Delhi 12. William M., Grossa J., 2002, 'Environmental Geography - Science, Land use and Earth Systems', John Wiley and Sons Inc USA. 13. Wright R., 2008, 'Environmental Science - Towards sustainable future', Eastern Economy Edition, Prentice Hall Inc, New Jersey, U.S.A 14. सुभाषचंद्र सारंग (१९९९) पर्यावरण भूगोल, विद्या प्रकाशन, नागपूर. 15. घोलप (२०००) 'पर्यावरण शास्त्र' निशिकांत प्रकाशन, पुणे 	
12	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination

<p>13</p>	<p>Continuous Evaluation through: Quizzes, Class Tests, presentations, projects, role play, creative writing, assignments etc.(at least 3)</p> <p>Internal Continuous Assessment of 40 Marks</p> <p>1. One Assignment/Project work/Case study /Presentation /Seminar /Field visit report/Book review etc. to be conducted in the given semester before the Semester end examination. (Marks – 20)</p> <p>2. One online/ offline class test (Marks – 10)</p> <p>3. Active participation in regular class instructional deliveries and fieldwork. & Overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing environment-related activities (Marks – 10)</p>	<p>Semester-End Examination of 60 Marks</p> <p>1. This examination shall be of 2 Hours duration. Maximum marks 60.</p> <p>2. There shall be four questions each of 15 marks. In each Unit, there will be one question.</p> <p>3. All questions shall be compulsory with internal choice within the questions. (Each question will be of 15 marks with options.)</p>
<p>14</p>	<p>Format of Question Paper: for the final examination</p> <p>Q. 1. Based on Module – 1 (15 Marks)</p> <p>Q. 2. Based on Module – 2 (15 Marks)</p> <p>Q. 3. Based on Module – 3 (15 Marks)</p> <p>Q. 4. Based on Module – 4 (15 Marks)</p>	



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Name of the Faculty

AC – 24/05/2024
Item No. – 6.3 Sem. I (1a)

As Per NEP 2020

University of Mumbai



Syllabus for Basket of OE	
Board of Studies in Mathematics	
UG First Year Programme	
Semester	I
Title of Paper	Credits 2/ 4
I) Financial Mathematics I	2
From the Academic Year	2024-25

Name of the Course: Financial Mathematics - I

Sr. No	Heading	Particulars
1	Description the course: Including but not limited to:	This course offers a comprehensive exploration of key concepts in finance, statistics, and mathematical modeling. Through this course students delve into topics such as interest, annuities, measures of central tendency, and dispersion. It focuses on financial mathematics, covering simple and compound interest, Equated Monthly Installments (EMI), and annuity calculations. It also offers statistical analysis, learning about various measures of central tendency and dispersion. The course aims to equip students with practical analytical skills and mathematical tools applicable to real-world scenarios in finance and statistics.
2	Vertical:	OE
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):	<p>This course provides a thorough examination of finance and statistics fundamentals. Covering interest, annuities, and statistical measures like central tendency and dispersion, it equips students with practical skills for real-world applications in finance and data analysis. By the end, students gain a strong understanding of these concepts for effective decision-making.</p> <p>CO1: To understand the concepts of simple interest, compound interest and Equated Monthly Instalments (EMI) enabling complex financial analysis.</p> <p>CO2: To introduce students to various measures of central tendency such as arithmetic mean, weighted mean, mode, combined mean, and its relevance in statistical analysis.</p> <p>CO3: To calculate measures of dispersion including median, quartiles, deciles, and percentiles, providing insight into data spread.</p> <p>CO4: To use standard deviation and its relative measures, facilitating a deeper understanding of data variability.</p>
8	Course Outcomes (OC):	

	<p>After completion of the course, students will be able to.</p> <p>OC1: apply simple interest, compound interest, EMIs formulas for various scenarios, including multiple compounding periods for effective loan management.</p> <p>OC2: compute present and future values of annuities, aiding in long-term financial planning.</p> <p>OC3: calculate and interpret different measures of central tendency, providing insight into data distribution.</p> <p>OC4: understand the importance of mode as a measure of central tendency and its application in real-world scenarios.</p> <p>OC5: develop a solid understanding of standard deviation and its relative measures, facilitating advanced statistical analysis and interpretation.</p>
9	<p>Modules: -</p> <p>Module 1: Interest and Annuity</p> <ul style="list-style-type: none"> • Simple Interest and Compound Interest, Compounded more than once a year. • Calculations involving up to 4 time periods. • Annuity, Immediate and due, Present value, Future value of an Annuity • Equated Monthly Instalments (EMI) using reducing & flat interest system. <p>Module 2: Measures of Central Tendency and Dispersion</p> <ul style="list-style-type: none"> • Arithmetic mean, Weighted mean, Combined mean • Median, Quartiles, Deciles, Percentiles • Mode • Range, Quartile deviation, Mean deviation from mean, median, mode • Standard deviation and their relative measures.
10	<p>Text Books</p> <ol style="list-style-type: none"> 1. Fundamentals of Mathematical Statistics, 12th Edition, S. C. Gupta and V. K. Kapoor, Sultan Chand & Sons, 2020. 2. Statistics for Business and Economics, 11th Edition, David R. Anderson, Dennis J. Sweeney and Thomas A. Williams, Cengage Learning, 2011. 3. Introductory Statistics, 8th Edition, Prem S. Mann, John Wiley & Sons Inc., 2013.
11	<p>Reference Books</p> <ol style="list-style-type: none"> 1. A First Course in Statistics, 12th Edition, James McClave and Terry Sincich, Pearson Education Limited, 2018. 2. Introductory Statistics, Barbara Illowsky, Susan Dean and Laurel Chiappetta, OpenStax, 2013.
	<p><u>Scheme of the Examination</u></p>
	<p>The performance of the learners shall be evaluated into two parts.</p> <ul style="list-style-type: none"> • Internal Continuous Assessment of 20 marks for each paper.

	<ul style="list-style-type: none"> 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	<p>Continuous Evaluation through: Quizzes, Class Tests, presentations, projects, role play, creative writing, assignments etc. (at least 3)</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Particulars</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>A class test of 10 marks is to be conducted during each semester in an Offline mode.</td> <td>10</td> </tr> <tr> <td>2</td> <td>Project on any one topic related to the syllabus or a quiz (offline/online) on one of the modules.</td> <td>05</td> </tr> <tr> <td>3</td> <td>Seminar/ group presentation on any one topic related to the syllabus.</td> <td>05</td> </tr> </tbody> </table> <p>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 x 3)</p>	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
Sr. No.	Particulars	Marks											
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3	Seminar/ group presentation on any one topic related to the syllabus.	05											
14	<p>Format of Question Paper: The semester-end examination will be of 30 marks of one hour duration covering the entire syllabus of the semester.</p> <table border="1"> <thead> <tr> <th colspan="4">Note: Attempt any TWO questions out of THREE.</th> </tr> </thead> <tbody> <tr> <td>Q.No.1</td> <td>Module 1 and 2</td> <td>Attempt any THREE out of FOUR. (Each question of 5 marks) (a) Question based on OC1/OC2 (b) Question based on OC3 (c) Question based on OC4 (d) Question based on OC5</td> <td>15 Marks</td> </tr> <tr> <td>Q.No.2</td> <td>Module 1 and 2</td> <td>Attempt any THREE out of FOUR. (Each question of 5 marks) (a) Question based on OC1/OC2 (b) Question based on OC3</td> <td>15 Marks</td> </tr> </tbody> </table>	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/OC2 (b) Question based on OC3 (c) Question based on OC4 (d) Question based on 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/OC2 (b) Question based on OC3	15 Marks
Note: Attempt any TWO questions out of THREE.													
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		(c) Question based on OC4 (d) Question based on OC5	
Q.No.3	Module 1 and 2	Attempt any THREE out of FOUR . (Each question of 5 marks) (a) Question based on OC1/OC2 (b) Question based on OC3 (c) Question based on OC4 (d) Question based on OC5	15 Marks

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

AC –20.04.2024
Item No. –5.6 (N) Sem I (1c)

As Per NEP 2020

University of Mumbai



Syllabus for Basket of AEC	
Board of Studies in English	
UG First Year for B.A.F. Programme	
Semester - I	I
Title of Paper	Credits
I) Business Communication Skills I for B.A.F.	02
From the Academic Year	2024-2025

Sr. No.	Heading	Particulars
1	<p>Description the course:</p> <p>Including but Not limited to:</p>	<p>Business Communication Skills I (B.A.F.)</p> <p>Business communication is an integral part of the commercial and corporate world. The growth of commercial organizations is directly linked to the effectiveness of their methods of communication with all their stakeholders. The success of an organization is also closely linked to its image building. As a discipline, business communication has changed diametrically and exponentially because of the rapid changes in information technology.</p> <p>In this scenario, it is imperative that all corporate professionals should have command over the various dimensions of business communication including the intentional and unintentional, the verbal and non-verbal, the in-person and the digital.</p> <p>The systematic study of business communication prepares the learners to become capable entrepreneurs, professionals, team-members and managers in today's competitive, networked and digitized business world.</p>
2	Vertical :	Ability Enhancement Course
3	Type :	Theory
4	Credit:	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: <ol style="list-style-type: none"> 1. To make learners familiar with the basics of business communication theory. 2. To make learners aware of digital communication for personal and business use. 3. To improve learners' understanding of verbal and non-verbal communication. 4. To enable learners with effective business correspondence skills. 	
8	Course Outcomes: At the end of the course, learners will be able to: <ol style="list-style-type: none"> 1. Understand the basics and significance of business communication theory. 2. Adapt to and use digital communication methods for personal and business purposes. 3. Grasp and effectively use the nuances of verbal and non-verbal communication. 4. Improve their skills in business correspondence. 	
9	Modules:- Per credit One module can be created Module 1: Introducing the Theory of Business Communication (15 Lectures) 1. Concept of Communication <ul style="list-style-type: none"> - Definition and meaning of communication - Process of communication - Need of communication - Feedback 2. Communication at the Workplace <ul style="list-style-type: none"> - Channels of communication: Downward, Upward, Horizontal, Grapevine - Methods of communication: Verbal and non-verbal 3. Impact of Digital Technology on Communication <ul style="list-style-type: none"> - Internet-enabled communication; Email - Social media: FaceBook, Twitter, Instagram, WhatsApp 	

	<p>Module 2: Business Correspondence (15 Lectures)</p>
	<ol style="list-style-type: none"> 1. - Parts of a business letter - Layouts of a business letter 2. - Job application with bio-data - letter of appointment - letter of appreciation - letter of resignation 3. - Emails: Job application via email - writing and responding to official emails
<p>10</p>	<p>Text Books: N.A.</p>
<p>11</p>	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Ashley, A. <i>A Handbook of Commercial Correspondence</i>. New Delhi: Oxford University Press, 1992. 2. Aswalthapa, K. <i>Organisational Behaviour</i>. Mumbai: Himalaya Publications, 1991. 3. Balan, K.R. and Rayudu, C. S. <i>Effective Communication</i>. New Delhi: Beacon Books, 1996. 4. Bangh, L. Sue, Fryar, Maridell and Thomas David A. <i>How to Write First Class Business Correspondence</i>. N.T.C. Publishing Group USA, 1998. 5. Benjamin, James. <i>Business and Professional Communication Concepts and Practices</i>. New York: Harper Collins College Publishers, 1993. 6. Britt, Deborah. <i>Improving Business Communication Skills</i>. Kendall Hunt Publishing Co., 1992. 7. Bovee Courtland, L. and Thrill, John V. <i>Business Communication Today</i>. McGraw Hill, New York, Taxman Publication, 1989. 8. Drucher, P.F. <i>Technology, Management and Society</i>. London: Pan Books, 1970. 9. Eyre, E.C. <i>Effective Communication Made Simple</i>. Kolkata: Rupa and Co., 1985. 10. Ecouse, Barry. <i>Competitive Communication: A Rhetoric for Modern Business</i>. New Delhi: OUP, 1999. 11. Fisher, Dalmar. <i>Communication in Organisation</i>. Mumbai: Jaico Publishing House, 1999. 12. Frailley, L.E. <i>Handbook of Business Letters</i>. Revised Edn. New Jersey: Prentice Hall Inc., 1982. 13. Flyn, Nancy. <i>The Social Media Handbook</i>. Wiley, 2012. 14. Gartside, L.E. <i>Modern Business Correspondence</i>. Plymouth: McDonald and Evans Ltd, 1980.

	<p>15. Ghanekar, A. <i>Communication Skills for Effective Management</i>. Pune: Everest Publishing House, 1996.</p> <p>16. Labade, Sachin, Katre Deepa et al. <i>Communication Skills in English</i>. Orient Blackswan, Pvt Ltd, 2021.</p> <p>17. Shainesh, G. and Githa Heggde. <i>Social Media Marketing: Emerging Concepts and Applications</i>. Springer Nature Singapore, 2018.</p>										
12	Internal Continuous Assessment: 40%	External, Semester End Examination 60% Individual Passing in Internal and External Examination									
13	<p>Continuous Evaluation through:</p> <ul style="list-style-type: none"> • Performance in activities: 10 marks (The class may be divided into batches to conduct the oral activities by creating formal schedule for the same before the semester End Examination.) • Written assignments or projects: 10 marks (Learners will have to write and submit written assignments in a timely manner.) <p>Suggested Activities:</p> <ul style="list-style-type: none"> • Use of social media accounts for purpose of business communication • Making short presentations on given topics • Official letter writing/ email writing exercises • Role play focusing on channels and methods of communication 										
14	<p>Format of Question Paper: for the final examination</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">External / Semester End Examination Hours</td> <td style="width: 20%; text-align: center;">Marks: 30</td> <td style="width: 20%; text-align: right;">Time: 1</td> </tr> </table> <table border="0" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 70%;">Q.1. Essay Type Questions (Any One out of two on Unit I)</td> <td style="width: 30%; text-align: right;">Marks 10</td> </tr> <tr> <td>Q.2. Essay Type Questions (Any One out of two on Unit II)</td> <td style="text-align: right;">Marks 10</td> </tr> <tr> <td>Q.3. Short Notes/Problem (Any Three out of five on all Units)</td> <td style="text-align: right;">Marks 10</td> </tr> </table>		External / Semester End Examination Hours	Marks: 30	Time: 1	Q.1. Essay Type Questions (Any One out of two on Unit I)	Marks 10	Q.2. Essay Type Questions (Any One out of two on Unit II)	Marks 10	Q.3. Short Notes/Problem (Any Three out of five on all Units)	Marks 10
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Sign of the Dean
Prof. Dr. Anil Singh
Faculty of
Humanities

As Per NEP 2020

University of Mumbai



Title of the Course Indian Constitution

Semester – Sem I

Syllabus for Two Credit

(With effect from the academic year 2024-25)

PROGRAM	BA /BSc/ BCOm
SEMESTER	I
COURSE TITLE	Indian Constitution
VERTICLE /CATEGORY	E (Value Education Course)
COURSE LEVEL	50
COURSE CODE	
COURSE CREDIT	2
HOURS PER WEEK THEORY	2
HOURS PER WEEK PRACTICAL/TUTORIAL	

COURSE OBJECTIVE
<ul style="list-style-type: none"> • Learners will be enabled to understand the basics of Indian Constitution. • Significantly the learners will understand the significance and functionality of Fundamental Rights, Fundamental Duties and Directive Principles. • The learners will be enabled to understand the role of Indian Judiciary in Protecting Fundamental Rights.
COURSE OUTCOME
CO1: Learners will be empowered to understand the basic structure, nature of Indian Constitution
CO2: Learners will understand their and other citizens fundamental rights and duties towards the nation.
CO3: Learners will be equipped with the role of Indian Judiciary in protecting Fundamental Rights of citizens and will be able to describe areas of criminal justice, law and society through a critical analysis of the subject.
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ORGANISATION OF THE COURSE

UNIT NO	COURSE UNITS	HOURS PER WEEK
1	Indian Constitution: Characteristics	10
2	Fundamental Rights, Fundamental Duties and Directive Principles of State Policy	10
3	Judiciary: Introduction to Supreme Court, Powers, and Functions of the Supreme Court Introduction to High Court Powers and Functions of the High Court Public Interest Litigation, Judicial Activism	10
TOTAL HOURS		30

COURSE DESIGN

UNIT TITLE	OUTCOME	DESCRIPTION	PEDAGOGICAL APPROACH
INTRODUCTION TO CONSTITUTION	Learners will understand the importance of preamble in the implementation of constitution.	Constitution meaning of the term, Significance of constitution, Preamble, Features of constitution and basic structure of Indian Constitution	Chalk and talk method, Case laws
FUNDAMENTAL RIGHTS, FUNDAMENTAL DUTIES AND DIRECTIVE PRINCIPLES	Learners will understand the fundamental rights and duties towards the nation and people.	Fundamental rights (Art 12 to Art 35), Fundamental Duties and Directive Principles of state policy	Chalk and talk method, Case laws
JUDICIARY	Learners will be able to summarize the process of judicial review and identify criteria used by courts to evaluate the constitutionality of criminal law of India.	Introduction to Supreme Court, Powers, and Functions of the Supreme Court, Introduction to High Court, Powers and Functions of the High Court, Public Interest Litigation and Judicial Activism.	Chalk and talk method, Case laws.

CONTINUOUS ASSESSMENT TESTS (CAT) & SEMESTER END EXAMINATION (SEE)			
NATURE OF ASSESSMENT	MARKS	METHODOLOGY	COURSE OUTCOME
CAT 1 *	10	Online Quiz, Open book test, Class test, Assignment and Viva	CO1
CAT 2 *	10	Online Quiz, Open book test, Class test, Assignment and Viva	CO1, CO2
CAT 3 *	10	Online Quiz, Open book test, Class test, Assignment and Viva	CO3
SEE	30	Four questions of 10 marks each (from each course unit), to be attempted any 3, 10 marks may be subdivided into two sub questions of 5 marks	CO1, CO2, CO3

*Any Two for 20 marks

ESSENTIAL READINGS	Durga Das Basu- Introduction to the Constitution of India
ADDITIONAL READINGS	J. N. Pande – Constitution of India

Syllabus Drafting Committee
 Dr. Swati Rautela Professor and Head Department of Law
 Dr. Rajeshri Varhadi Professor and In charge Director
 Dr. Sanjay Jadhav Associate Professor
 Prof. Uma Nehare Assistant Professor

Signature:
Prof. Kavita Laghate
 Chairman of Board of Studies in Value Education