

## **S.Y.B.COM BANKING & INSURANCE**

**ACADEMIC YEAR 2024-25**

### **B.COM(B&I) PROGRAM OUTCOMES**

PO- 1: After completing three years Degree Course – Bachelor of Commerce (Banking and Insurance) (B.Com. B&I) program, Learners will develop a foundation in Banking and Insurance related areas.

PO- 2: Learners will acquire practical knowledge, training in professional skills, ethics and values to build competencies in the area of banking and insurance.

PO- 3: Learners will achieve holistic personal growth and development in a cultural context along with commercial, communication, research, analytical and managerial skills in various theoretical and operational aspects and reforms in banking and insurance sector.

PO- 4: Learners will be able to relate to global challenges in health, ethics, trade and be exposed to newer avenues in the banking, insurance and financial sector.

PO- 5: Learners will be trained in leadership skills and demonstrate social responsibilities with sensitivity towards environment and sustainability.

SEM III			
COURSE CODE	SUBJECT	CREDITS	
	Major		
BBI-MAJS3-301	Management of Financial Services	4	MAJOR
BBI-MAJS3-302	Financial Management I	4	MAJOR
	Minor		
BBI-MINS3-303	Organizational Behavior I	4	MINOR
	Open Electives		
BBI-OES3-304/ BBI-OES3-308	Management Accounting -I/ Cost Accounting	2	OE
	Vocational Skill Courses		
BBI-VSCS3-305	Regulatory Aspects of Banking and Insurance	2	VSC
	Ability Enhancement Courses		
BBI-AECS3-306	Hindi	2	AEC
	Field Project		
BBI-FPS3-307	Mutal Funds	2	FP
	Co-Curricular Courses		
BBI-CCS3-309	CC	2	CC
	<b>Total</b>	<b>22</b>	

SEM IV			
COURSE CODE	SUBJECT	CREDITS	
	Major		
BBI-MAJS4-401	Innovations in Banking & Insurance	4	MAJOR
BBI-MAJS4-402	Financial Management II	4	MAJOR
	Minor		
BBI-MINS4-403	Organizational Behaviour II	4	MINOR
	Open Electives		
BBI-OES4-404/ BBI-OES4-408	Management Accounting – II/ Cost Accounting - II	2	OE
	Skill Enhancement Courses		
BBI-SECS4-405	Foundations of Research Methodology	2	SEC
	Ability Enhancement Courses		
BBI-AECS4-406	Hindi	2	AEC
	Community Engagement Programme		
BBI-CEPS4-407	Financial Literacy	2	CEP
	Co-Curricular Courses		
BBI-CCS4-409	CC	2	CC
	<b>Total</b>	<b>22</b>	

**BBI-MAJS3-301      Management of Financial Services****Marks 100****Course Credits: 04****Course Outcomes:**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
<b>CO1:</b> Develop a comprehensive understanding of the various components comprising the financial system, including institutions, markets, and instruments.	PO1, PO2, PO4
<b>CO2:</b> Explain the classifications, scope, and revenue sources within the financial services sector, demonstrating a sound understanding of its operations.	PO1, PO2, PO4
<b>CO3:</b> Apply acquired financial expertise to formulate effective risk management strategies, consumer market methods, and derivative-based pricing solutions, ensuring practical application in real-world financial scenarios.	PO2, PO3, PO4, PO5
<b>CO4:</b> Enhance analytical skills by comparing banking roles, analyzing factors influencing mutual fund growth, and critically evaluating the benefits and drawbacks of financial instruments, facilitating informed decision-making in banking and investment.	PO2, PO3, PO4, PO5
<b>CO5:</b> Assess housing finance policies and depository rules to understand their impact on India's financial stability and effectiveness.	PO3, PO4, PO5
<b>CO6:</b> Build a tailored finance portfolio for managing investments, empowering informed decisions and goal achievement.	PO2, PO3, PO4, PO5

Module	Syllabus	No. of lectures
I	<b>Module I- Introduction to Financial Services</b>	15
	<p><b>Financial Services</b> - Meaning, Classification, Scope, Fund Based Activities, Non-Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products &amp; Services, Innovative Financial Instruments, Challenges Facing the Financial Sector.</p> <p><b>Merchant Banking</b> - Definition, Origin, Merchant Banking in India, Merchant Banks, and Commercial Banks, Services of Merchant Banks, Qualities of Merchant Bankers in Market Making Process, Progress of Merchant Banking in India, Problems, Scope of Merchant Banking in India.</p>	
II	<b>Module II- Mutual Funds, Factoring and Forfeiting</b>	15
	<p><b>Mutual Funds</b> - Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Future of Mutual Funds Industry. SEBI guidelines for Mutual Funds in India.</p> <p><b>Factoring and Forfeiting</b> - Factoring- Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, International Factoring, Definition, Types of Export Factoring, Factoring in Other Countries, EDI Factoring, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.</p>	
III	<b>Module III - Securitization of Debts and Derivatives</b>	15
	<p><b>Securitization of Debt</b> - Meaning &amp; Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Other Parties, Securitization Structure, Securitisable assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Future Prospects of Securitization.</p> <p><b>Derivatives</b> - Meaning, Types, Features, advantages and disadvantages of Financial Derivatives - Options, Futures, Forwards, Swaps</p>	

<b>IV</b>	<b>Module IV- Housing Finance and Consumer Finance &amp; Depositories</b>	15
	<p><b>Housing Finance</b> -Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance in India, Major Issues of Housing Finance in India, Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for ALM System in Housing Finance Companies, Fair Trade Practice, Code for HFC's, Housing Finance Agencies. Case studies</p> <p><b>Consumer Finance</b> - Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing &amp; Insurance of Consumer Finance, Consumer Credit Scoring.</p> <p><b>Depositories</b> - Overview of Depository, Key features of Depositories Systems in India, Depository- Bank Analogy, Legal Framework, Eligibility Criteria for A Depository, Rights &amp; Obligation of Depositories, Records Maintained by Depository, Services of Depository &amp; Functions of Depository.</p>	

#### References:

1. Financial Services, Dr. S Guruswamy, The McGraw-Hill companies.
2. Financial Markets and Financial Services, Vasant Desai, Himalaya Publishing House.
3. Financial Services, M.Y.Khan, Tata Mc-Graw Hill Publishing Company Ltd.
4. Financial Markets and Services –E.Gordon and Natarajan, Himalaya Publishing House.
5. The Fintech book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries, Wiley.

#### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

#### A. Internal Assessment 40 marks

<b>Description</b>	<b>Marks</b>
Internal test - Objectives based 1mark each question	20
Presentation/Assignment -Viva/Internship/Book Review/Project/Open Book Test/Field Visit.	20
<b>Total</b>	<b>40</b>

**B. Semester end examination 60 marks – Paper Pattern**

<b>Duration: 2 hours</b>		<b>Total Marks: 60</b>
Q1. Question 1 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q2. Question 2 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q3. Question 3 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q4. Question 4 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

**BBI-MAJS3-302      Financial Management I**

**Marks 100**

**Course Credits: 04**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Defining and listing basic finance and financial management concepts.	PO1, PO2, PO3
CO2: Explaining core financial principles such as forecasting, time value of money, and objectives of financial management.	PO1, PO2, PO3
CO3: Using financial techniques in real-world scenarios (e.g., forecasting, time value of money).	PO1, PO2, PO3
CO4: Breaking down and assessing the impact of different financing and budgeting decisions.	PO1, PO2, PO3
CO5: Critically assessing key concepts such as capital structure theories and the objectives of financial management.	PO1, PO2, PO3
CO6: Designing and formulating financial strategies, such as capital budgeting plans and optimal capital structures.	PO1, PO2, PO3

<b>Sr. No</b>	<b>Syllabus</b>	<b>Hours</b>
01	<p><b>Module -1 Introduction to Finance and Financial Management</b></p> <p><b>A) Introduction to Finance</b> • Meaning and definition of finance</p> <p>Importance of finance • Types of Finance: Public and Private Sources of finance</p> <p>Long Term Sources : Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits</p> <p>Short Term Sources: Bank Finance, Trade Credit ,Other Short Term Sources Venture Capital and Hybrid Financing</p> <p><b>B) Financial Management</b></p> <p>Meaning and Importance of Financial Management, Scope of Financial Management. Functions and Objectives of Financial Management, Primary Objective of Corporate Management, Agency Problem, Organization of Finance Function, Emerging role of Finance Managers in India.</p> <p><b>C) Objectives of the Firm</b></p> <p>Profit Maximization and Shareholders Wealth Maximization, Profit V/s Value Maximization</p>	15

02	<p><b>Module-2 Financial Goal Setting &amp; Time value of Money</b></p> <p><b>A) Financial Goal Setting</b></p> <p>Introduction, Financial Forecasting – Meaning, Techniques, Benefits, Approaches to Financial Planning, Free Cash Flow (FCF)</p> <p><b>B) Time Value of Money</b></p> <p>Concept, and its impact on the various financial aspects, investing, raising capital et.al, Present Value ,Techniques of Discounting ,Techniques of Compounding, Annuity Financial Decisions</p> <p><b>B) Cost of Capital :</b></p> <p>Introduction and Definition of Cost of Capital , Measurement of Cost of Capital, Measurement of WACC using book value and market value method. Measuring Marginal Cost of Capital</p>	15 Hours
03	<p><b>Module-3 Capital Structure Decisions:</b></p> <p>Meaning and Choice of Capital Structure ,Importance of Optimal Capital Structure ,EBIT - EPS Analysis ,Capital Structure Theories</p>	15 Hours
04	<p><b>Module-4 Investment Decisions: Capital Budgeting</b></p> <p><b>A) Capital Budgeting</b></p> <p>Nature of Capital Budgeting ,Purpose of Capital Budgeting, Capital Budgeting Process, Types of Capital Investment, Basic Principle of Measuring Project Cash Flows, Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle, Capital Budgeting Techniques: Payback period, Discounted Pay Back Method, Net Present Value, Profitability Index and ARR</p> <p><b>B) Project Selection:</b></p> <p>A Comparison; Project Selection Under Capital Rationing (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis with / without capital rationing)</p>	15 Hours
		60 Hours

### References:

1. Chandra, P., Financial Management, New Delhi: Tata McGraw Hill, 8th Edition 2012.
2. Pandey, I.M., Financial Management, Vikas Publication New Delhi, 11th Edition 2014.
3. Khan, M.Y. and Jain, P.K., Financial Management, Tata McGraw Hill, 7th edition, 2014.
4. Damodaran, A., Corporate Finance: Theory and Practice, New Delhi: John Wiley, Latest Edition.



## SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

Please Note:

☐ Internal test can be conducted on line in the form of MCQs.

**(A) Internal Assessment 40 marks**

Description	Marks
One internal tests of 20 marks each – (Multiple choice Questions)	20
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	20
Total	40

**B) Semester end examination 60 marks**

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks Three short notes of 5 marks each or Case study	15
Total	60
Note:  1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required. 2. Q.4 May include theory (short notes) /Case Study in one of the options. <b>3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.</b>	

Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination.

**BBI-MINS3-303      Organizational Behavior I****Marks 100****Course Credits: 04**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Describe the various concepts and principles governing Organizational Behavior.	PO1, PO2
CO2: Interpret concepts in individual behavior and appreciate the benefits of group dynamics and teamwork.	PO2, PO3, PO5
CO3: Complete tasks that require working in groups and adapting to dynamic work cultures.	PO2, PO3, PO4, PO5
CO4: Appraise the skills needed to resolve practical organizational problems.	PO2, PO4, PO5
CO5: Evaluate factors causing stress and conflicts and learn ways to avoid or minimize them.	PO1, PO2, PO3, PO5
CO6: Develop strategies that foster individual and professional growth.	PO3, PO4, PO5

<b>No.</b>	<b>Syllabus</b>	<b>No.of Lectures</b>
01.	Module -1 <b>Introduction to organizational Behavior</b> Meaning, Nature and scope of OB, Models of OB, <b>Theories of Motivation :</b> <ul style="list-style-type: none"><li>• Maslow, Herzberg, Mc.Gregor, William Ouchi's Theory Z, Victor Vroom . ERG theory, Oldham and Hackman Job Characteristics model.</li></ul>	15
02.	Module-2 <b>Individual behaviour Dynamics</b> <ul style="list-style-type: none"><li>• Individual Behavior ( IQ, EQ, SQ)</li><li>• Goal Setting</li><li>• Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills</li><li>• Johari Window</li><li>• Time and Stress Management.</li></ul>	16
03.	Module-3 <b>Group behaviour dynamics</b> <ul style="list-style-type: none"><li>• Group Formation</li><li>• Team Building, Team Development.</li></ul>	14

04.	Module-4 <b>Organizational Culture and Change Management</b> <ul style="list-style-type: none"> <li>• Work Culture, Ways for Making Work Culture Effective and Lively.</li> <li>• Work Conflicts Strategies to manage conflicts</li> <li>• Organizational Change, effects of Resistance to Change, ways to overcome resistance to change.</li> </ul>	15
	Total lectures of one hour each	60

### References:

1. Stephen P. Robbins “Organizational Behavior ”Prentice Hall of India Private Ltd.
2. John Bratton “Work and Organizational Behaviour ”MilitzaCallinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmilla, New York.
3. Margie Parikh and Rajen Gupta “Organizational Behaviour ”Tata Mc. Graw Hill Education Private Limited , New Delhi.

Suja Nair“Organizational Behaviour”Himalaya Publishing House , Mumbai. **SCHEME OF**

### EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

(A) Internal Assessment 40 marks

Description	Marks
One multiple-choice test for 20 marks.	20
Any one for 20 marks or any 2 for 10 marks each Project, Presentation and Viva voce / Case studies /Assignments/ Internship /Certificate courses./ Class Tests	20
Total	40

(B) Semester end examination 60 marks

### PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15

Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note: 1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required. 2. Q.4 May include theory (short notes) /Case Study in one of the options.	

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

**Marks: 50**

**Course Credits: 02**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Explain the meaning, scope, functions, objectives, and importance of Management Accounting.	PO1, PO2, PO3
CO2: Describe and evaluate the role, framework, and tools of Management Accounting in organizational decision-making.	PO1, PO3, PO4
CO3: Prepare and interpret vertical financial statements, including common-size, comparative, and trend analysis.	PO1, PO2, PO3, PO4
CO4: Apply ratio analysis techniques based on vertical financial statements and analyse their advantages and limitations.	PO2, PO3, PO4
CO5: Compute and interpret key Balance Sheet and Revenue Statement ratios (e.g., Current Ratio, Gross Profit Ratio, Operating Ratio, Du-Pont chart) to assess business performance.	PO1, PO2, PO3, PO4
CO6: Evaluate financial health and support strategic decision-making through interpretation of ratios and financial analysis.	PO2, PO3, PO4, PO5

Unit	Modules	No of lectures
1	<b><u>Unit 1: Introduction to Management Accounting and vertical financial statements</u></b> <ul style="list-style-type: none"><li>• Meaning and Definition , Scope, Functions , Objectives, Importance,</li><li>• Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting</li><li>• <b>Introduction to Vertical financial statements</b></li><li>• Common size, Comparative, Trend</li></ul>	15 Hours
2	<ul style="list-style-type: none"><li>• <b><u>Unit 2: Ratio Analysis and Interpretations:</u></b></li><li>• (Based on Vertical Form of Financial statements) – Meaning, classification, advantages and Limitations)</li><li>• Du Point Chart</li><li>• Balance Sheet Ratios:</li><li>• Current Ratio</li><li>• Liquid Ratio</li><li>• Stock Working Capital Ratio</li><li>• Proprietary Ratio</li><li>• Debt Equity Ratio</li><li>• Capital Gearing Ratio</li><li>• Revenue Statement Ratios:</li></ul>	15 Hours

	<ul style="list-style-type: none"> <li>• Gross Profit Ratio</li> <li>• Expenses Ratio</li> <li>• Operating Ratio</li> <li>• Net Profit Ratio</li> <li>• Net Operating Profit Ratio</li> <li>• Stock Turnover Ratio</li> </ul> <p>Interpretation of these ratios and their impact on financial health</p>	
	Total Lectures	30 Hours

#### References:

1. Advanced Cost & Management Accounting, Authors: Saxena, V/ Vashist, C. Edition: 4th edition, Publisher: Sultan Chand & Sons
2. Cost & Management Accounting, Author: Kishore, R. M. 4th edition, Publisher: Taxman Allied Service
3. Management Accounting: Text, Problems & Cases, Khan, M. Y/ Jain, P. K. 4th edition, Tata McGraw Hill (TMH)
4. Maheshwari SN - Management and Cost Accounting , Sultan Chand , New Delhi
5. Gupta , SP - Management Accounting , Sahitya Bhawan , Agra

#### SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

☐ Internal test can be conducted on line in the form of MCQs.

**(B) Internal Assessment 20 marks**

Description	Marks
One internal tests of 10 marks – (Multiple choice Questions)	10
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	10
Total	20

**C) Semester end examination 30 marks**  
PAPER PATTERN

<b>Duration : 1 hours</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
Note: 1. Q.1,2 - 15 marks question may be divided into sub questions if required. 2. Q.2 May include theory (short notes) /Case Study in one of the options. 3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

**Marks: 50**

**Course Credits: 02**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Explain the fundamental concepts, objectives, scope, and importance of Cost Accounting, including cost centres, cost units, profit centres, and investment centres.	PO1, PO2, PO3
CO2: Classify costs for stock valuation, profit measurement, decision-making, control, and apply coding systems for cost identification.	PO1, PO2, PO3
CO3: Distinguish costs based on behaviour, traceability, functionality, and other cost concepts to support managerial decision-making.	PO1, PO3, PO4
CO4: Prepare and analyse cost sheets to determine total and per-unit cost for managerial planning and control.	PO2, PO3, PO4
CO5: Explain the need for reconciliation between cost and financial accounts and identify reasons for differences in profit reporting.	PO1, PO3, PO4
CO6: Apply cost sheet preparation and reconciliation techniques to enhance accuracy and reliability of financial and cost information for effective decision-making.	PO2, PO3, PO4, PO5

Unit	Modules	No of lectures
1	<b><u>Unit 1:</u> • Introduction to Cost Accounting:</b> <ul style="list-style-type: none"><li>• Introduction to Cost Accounting Objectives and scope of Cost Accounting, Cost centers and Cost units, Profit Centre and Investment Centre</li><li>• Cost classification for stock valuation, Profit measurement, Decision making and control, Coding systems Elements of Cost</li><li>• Classification of Cost Classification of costs on the basis of Behavior, Traceability, and Functionality and other cost concepts.</li></ul>	15 Hours
2	<b><u>Unit 2:</u> Cost Sheet and Reconciliation of cost and financial accounts.</b> <ul style="list-style-type: none"><li>• Theoretical understanding of reasons for need of Reconciliation</li><li>• Note- Practical problems based on preparation of cost sheet</li></ul>	15 Hours
	Total Lectures	30 Hours

**References:**

1. Cost Accounting: Texts And Problems By M.C. Shukla, T. S. Grewal & Dr M. P. Gupta, S. Chand and Company Private Limited



2. Problems and Solutions in Cost and Management Accounting for CA Intermediate by by Kapileshwar Bhalla, Parveen Sharma McGraw Hill

### SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

- ☐ Internal test can be conducted on line in the form of MCQs.

**(C) Internal Assessment 20 marks**

Description	Marks
One internal tests of 10 marks – (Multiple choice Questions)	10
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	10
Total	20

**D) Semester end examination 30 marks**

PAPER PATTERN

<b>Duration : 1 hours</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
Note:  1. Q.1,2 - 15 marks question may be divided into sub questions if required. 2. Q.2 May include theory (short notes) /Case Study in one of the options. 3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked	

from topics.

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

**BBI-VSCS3-305      Regulatory Aspects of Banking and Insurance**

**Marks: 50**

**Course Credits: 2**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Explore the significance of the establishment of LIC and its role in shaping the life insurance sector.	PO1, PO3, PO4
CO2: Scrutinize statutory provisions of the LIC Act and analyse LIC's multifaceted roles in life insurance.	PO1, PO3, PO4
CO3: Analyse the provisions and objectives of the Banking Regulations Act, 1949, and its impact on the banking sector.	PO1, PO2, PO4
CO4: Critically assess the roles and responsibilities of the board of directors in banking operations.	PO2, PO3, PO4
CO5: Evaluate the regulatory framework for banking institutions, including licensing prerequisites and compliance obligations.	PO1, PO2, PO4
CO6: Evaluate roles and ethical responsibilities of insurance intermediaries and examine ethical dilemmas in their conduct.	PO2, PO3, PO5

**Syllabus**

<b>Unit</b>	<b>Modules</b>	<b>No of lectures</b>
1	<p><b>Module 1- Regulations related to banking</b></p> <p><b>Banking Regulations Act 1949-</b> Overview of the Banking Regulations Act and its historical context, Objectives, and significance of the Act. Types of banking business regulated under the Act. Liquid Assets, Licensing, and regulation of banking companies. Control over Management - Provisions related to the management and control of banking companies. Board of directors, their roles, and responsibilities. Supervision and Inspection - RBI's role in supervising and inspecting banks, Consequences of non-compliance with the Act.</p> <p><b>Negotiable Instruments Act 1881-</b> Definition and types of negotiable instruments, Importance in commercial transaction, Understanding the parties involve - drawer,</p>	15

	drawee, and payee. Types of negotiable instruments - promissory notes, bills of exchange, and cheques. Crossing of Cheques- Meaning and types of crossing, Importance, and implications of crossed cheques.	
2	<b>Module 2- Regulations related to Insurance</b> <b>LIC ACT-</b> Historical background and establishment of LIC Examination of key provisions of the LIC Act- Establishment and incorporation of Life Insurance Corporation of India. Definitions under the act, Capital of the corporation, Functions of the Corporation, Role, and functions of LIC in the life insurance sector <b>Introduction Insurance ACT 1938- Purpose and Key Provisions.</b> <b>Legal Aspects of Intermediaries in Insurance-</b> Definition and types of insurance intermediaries, Licensing and registration requirements for intermediaries, Responsibilities, and ethical considerations for intermediaries.	15
	<b>Total Lectures</b>	30

#### Reference Books:

1. Banking Laws by R.N Chaudhary, Central Law Publications.
2. The Banking Regulations ACT,1949 (BARE ACT), Commercial Law Publishers (India) Pvt. Ltd.
3. Avtar Singh's Negotiable Instruments: An Introduction (Negotiable Instruments Act,1881), ECB
4. Banking And Negotiable Instruments: Law and Practice, by P Vasantha Kumar, EBC
5. Insurance Law and Practice, C. L. Tyagi & Madhu Tyagi, Atlantic Publishers & Distributors
6. Life Insurance in India, By R. Haridas, New Century Publications.

## SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

### A. Internal Assessment 20 marks

Description	Marks
Internal test - Objectives based 1mark each question	10
Presentation/Assignment -Viva/NGO Activity/Internship/Book Review/Project/Open Book Test/ Field Visits	10
<b>Total</b>	<b>20</b>

### B. Semester end examination 30 marks – Paper Pattern

Duration: 2 hours		Total Marks: 30
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)		15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)		15

**Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination**

**एस.आई.ई.एस.कॉलेज ऑफ कॉमर्स एंड इकोनॉमिक्स**  
**कोर्स: S.Y. B. Com, S.Y.B. Com (A&F, B&I, FM),**  
**S.Y.B.Sc.IT, S.Y.BMS एवं S.Y.I.B.Com**  
**विषय: हिंदी भाषा एवं प्रयोजन मूलक हिंदी ( AECC)**

**पाठ्यक्रम के उद्देश्य:**

1. छात्रों को हिंदी भाषा की सामान्य प्रकृति और उपयोग से अवगत कराना।
2. हिंदी में सामाजिक, व्यावसायिक और तकनीकी संचार को बढ़ाना।
3. हिंदी में प्रभावी ढंग से पढ़ने, लिखने, बोलने और सुनने के कौशल का विकास करना।

**पाठ्यक्रम परिणाम:**

1. छात्र संचार माध्यम के रूप में हिंदी के प्रयोग से परिचित होंगे।
2. छात्रों को हिंदी में मौखिक और लिखित संचार का व्यावहारिक अनुभव मिलेगा।
3. छात्र औपचारिक और अनौपचारिक दोनों स्थितियों में प्रभावी पारस्परिक संचार के माध्यम के रूप में हिंदी का उपयोग करने में आत्मविश्वास हासिल करेंगे।

## सत्र-तृतीय

क्रम संख्या	पाठ्यक्रम कोड	क्रेडिट	कोर्स का नाम
1			योग्यता संवर्धन अनिवार्य पाठ्यक्रम (एईसीसी)
1.1		02	हिंदी भाषा एवं प्रयोजनमूलक हिंदी

एस.आई.ई.एस. S.Y.B.Com ,S.Y.B.Com (A&F, B&I, FM), S.Y.B.ScIT,S.Y.BMS and S.Y.I.B.Com के लिए प्रस्तावित पाठ्यक्रम।

### हिंदी भाषा एवं प्रयोजनमूलक हिंदी (AECC)

क्रमांक	मॉड्यूल (मापांक)	व्याख्यानों की संख्या
१	इकाई १: पठन कौशल अ) भाषागत कौशल को विकसित करने के लिए <ul style="list-style-type: none"> <li>● भारतीय संस्कृति और शिष्टाचार पर आधारित हिंदी के अनुच्छेदों का वाचन , आकलन और सारांश ।</li> <li>● विज्ञान और तकनीकी पर आधारित हिंदी के अनुच्छेदों का वाचन ,आकलन और सारांश।</li> </ul> आ) संस्कृति शिष्टाचार,चिकित्सा, विज्ञान ,तकनीकी इत्यादि क्षेत्रों में दैनिक जीवन में उपयोग में आने वाले हिंदी शब्दों व उनके अंग्रेजी रूप से परिचित कराना।	१०
२	इकाई २: लेखन कौशल <ul style="list-style-type: none"> <li>● अनुच्छेद लेखन: पहले ड्राफ्ट की तैयारी, पुनरीक्षण और स्व-संपादन, वर्तनी के नियम।</li> <li>● पत्र लेखन : सामाजिक पत्र (बधाई, संवेदना, निमंत्रण एवं धन्यवाद पत्र)</li> </ul>	१०
३	इकाई ३ : श्रवण आर सभाषण दैनंदिन जीवन से जुड़े अलग-अलग विषयों पर- <ul style="list-style-type: none"> <li>● वक्तृत्व कौशल का विकास</li> <li>● वाद-विवाद कौशल का विकास ।</li> </ul>	०५
४	इकाई ४ : व्याकरण और शब्दावली <ul style="list-style-type: none"> <li>● वचन</li> <li>● कहावतें और मुहावरे</li> <li>● वाक्यों का रूपान्तरण (सरल, संयुक्त एवं जटिल)</li> </ul>	०५
	<b>कुल</b>	<b>30</b>

### परीक्षा की प्रस्तावित योजना:

#### हिंदी भाषा एवं प्रयोजन मूलक हिंदी

परीक्षा की योजना को दो भागों में विभाजित किया जाएगा:

- आंतरिक मूल्यांकन 40% (अर्थात् 20 अंक)
- सत्रांत परीक्षा 60% (अर्थात् 30 अंक)

#### सत्र - तृतीय

(अ) आंतरिक मूल्यांकन (20 अंक)

विवरण	अंक
अनुच्छेद आधारित बहु-वैकल्पिक प्रश्नावली मूल्यांकन	10
कक्षा कार्य / प्रस्तुतियाँ / समूह चर्चा / अभ्यास साक्षात्कार / बहु-वैकल्पिक प्रश्न	10
<b>कुल</b>	<b>20</b>

(ब) सत्रांत परीक्षा (30 अंक)

#### प्रस्तावित प्रश्न पत्र प्रारूप

अवधि: 1 घंटा	
कुल अंक: 30	
प्रश्न १: अ- पठित / अपठित अनुच्छेदों पर आधारित वस्तुनिष्ठ प्रश्न	५
आ- शब्दावली आधारित प्रश्न।	५
प्रश्न २: दिए गए विषय पर अनुच्छेद / टिप्पणी लेखन। (विकल्प सहित)	४
प्रश्न ३. पत्र लेखन। ( विकल्प सहित)	६
प्रश्न ४: व्याकरण	
• सूचनानुसार निम्नलिखित प्रश्नों के उत्तर लिखिए:-	३
अ: वचन परिवर्तन। (कोई तीन)	३
आ: वाक्यों के रचना के आधार पर भेद पहचान कर लिखिए। (कोई तीन )	४
इ: मुहावरों / कहावतों का अर्थ सहित वाक्यों में प्रयोग कीजिए। (कोई दो )	
<b>कुल</b>	<b>30</b>

उत्तीर्ण मानदंड: आंतरिक में न्यूनतम 40% (20 में से 8) और सत्रांत परीक्षा में 40% (30 में से 12)



Marks: 50

Course Credits: 2

Course Outcomes (COs)	Program Outcomes (POs)
CO1: Explain the concept of mutual funds and compare them with conventional investment avenues, including SIP, STP, and SWP options.	PO1, PO2, PO3
CO2: Describe and distinguish various mutual fund products such as equity funds, ETFs, debt funds, and analyse their features, risks, and suitability for investors.	PO1, PO3, PO4
CO3: Evaluate risk factors in mutual fund investments and apply risk-adjusted return measures for performance assessment.	PO2, PO3, PO4
CO4: Analyse the application of entry load and exit load in determining Net Asset Value (NAV).	PO1, PO2, PO3
CO5: Compute returns from different mutual fund schemes and interpret results for informed investment decision-making.	PO2, PO3, PO4
CO6: Assess the impact of various taxes applicable to mutual fund schemes and their implications for investors.	PO1, PO3, PO5

Unit	Modules	No of lec
1	<b><u>Unit 1: Concept &amp; Products</u></b> <ul style="list-style-type: none"> <li>Understand the concept of mutual fund and compare and contrast with conventional investment avenues, its advantages and limitations, routes for investors to invest in a mutual fund, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP)</li> <li>Mutual Fund Products and Features:</li> <li>Equity funds: Definition, Features, Index Fund, Large Cap Funds, Mid Cap Fund, Sectorial Funds, Types of Equity Schemes, Arbitrage funds, Multi-cap Funds, Quant funds.</li> <li>Exchange Trade Funds (ETFs): Introduction, Features, Working of ETFs</li> <li>Debt Fund: Features, Interest Rate Risk, Credit Risk</li> </ul>	15 Hours
2	<b><u>Unit 2: Performance of Mutual Funds</u></b> <ul style="list-style-type: none"> <li>Risk in a mutual fund investment, measures of risk adjusted return</li> <li>The concepts of Entry Load and Exit Load and their application in calculating the Net Asset Value (NAV)</li> <li>Calculation of returns for an investor investing in mutual fund schemes</li> <li>Different types of taxes associated with mutual fund schemes</li> </ul>	15 Hours
	Total Lectures	30 Hours

## References:

1. Indian Mutual Funds Handbook : Sundar Sankaran: Vision Books
2. Morningstar Guide to Mutual Funds: 5-Star Strategies for Success : Christine Benz.: Wiley
3. Working of Mutual Fund Organisations in India: P Mohana Rao: Kanishka Publications
4. Mutual Funds in India: Amitabh Gupta: Anmol Publications
5. Bogle on Mutual Funds: New Perspectives for The Intelligent Investor: Jogn C Bogle: Wiley

## SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

- ☐ Internal test can be conducted on line in the form of MCQs.

### (A) Internal Assessment 20 marks

Description	Marks
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	20
Total	20

### B) Semester end examination 30 marks

#### PAPER PATTERN

<b>Duration : 1 hours</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
Note:  1. Q.1,2 - 15 marks question may be divided into sub questions if required. 2. Q.2 May include theory (short notes) /Case Study in one of the options.  <b>3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.</b>	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

## SEMESTER IV

### BBI-MAJS4-401 Innovations in Banking & Insurance

Marks 100

Course Credits 4

Course Outcomes (COs)	Program Outcomes (POs)
CO1: Understand innovative advancements in banking, including personalized financial products and services for retail and corporate customers.	PO1, PO2, PO3
CO2: Analyse the impact of technology on banking, focusing on digitalization and digital payment systems.	PO2, PO3, PO4
CO3: Explore the influence of microinsurance, digital platforms, and InsurTech startups on insurance practices in India.	PO1, PO3, PO4
CO4: Recognize the importance of cyber law and cybersecurity in safeguarding banking and insurance sectors.	PO2, PO3, PO5
CO5: Demonstrate proficiency in cyber law principles and cybersecurity measures for mitigating cyber threats.	PO2, PO3, PO5
CO6: Evaluate the role of innovation in transforming the Indian insurance industry, emphasizing accessibility and customer experience.	PO1, PO3, PO4, PO5

## Syllabus

Sr.No.	Modules	No. of lectures
1	<b>Module 1: Innovations in banking</b> <b>Retail banking</b> - Definition and significance of retail banking, Key players in the retail banking sector, Retail banking Products & services, Fintech collaborations and partnerships, Personalized Financial Products -Tailoring financial products to individual customer needs, Innovations in loan and credit products, Customized savings, and investment solutions <b>Corporate Banking</b> -Definition and scope of corporate banking, Importance of corporate banking in the financial ecosystem, Types of services offered in	15

	corporate banking, Integration of technology in corporate banking services, Blockchain and smart contracts in corporate banking	
2	<b>Module 2: Technology in Banking</b> Definition and components of digital banking, Impact of digitalization on the banking industry; Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, Evolution of digital payment systems, Mobile wallets, UPI, and contactless payments, RTGS, POS Terminal, NEFT, IMPS, AEPS, APBS, CBS, CTS, Digital Signature, M-wallets, Concept of open banking, Benefits and challenges of open banking. Applicability of KYC norms in Banking Sector.	15
3	<b>Module 3: Innovation in Insurance</b> Overview of the Indian insurance industry and its evolving landscape. Importance of innovation in driving growth and competitiveness. <b>Micro Insurance</b> – Introduction, Types, Importance. <b>Digital insurance platforms</b> , mobile apps, and online portals. Personalized insurance products, Celebrity Insurance, Crop Insurance, etc. <b>Insurtech</b> -Role of Insurtech startups in driving innovation and reshaping traditional insurance practices in India.	15
4	<b>Module 4 Cyber security in Banking &amp; Insurance</b> Cyber Law & Cyber Security: A) Need of Cyber Law, History of Cyber Law in India B) Cyber Crimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking C) Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud	15
	<b>Total Lectures</b>	60

#### Reference Books:

- The Life Insurance Industry in India (Current state and Efficiency), by Tapas Kumar Parida & Debashish Acharya, Palgrave Macmillan.
- Insurance Principles and Practices by M.N.Mishra & Dr. S. B. Mishra, S.Chand & Co. Pvt. Ltd.
- Handbook of Insurance, George Dionne, Springer.
- The Fundamentals of Insurance Theories Principles & Practices by Hargovind Dayal, Notion Press.

## SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

### A. Internal Assessment 40 marks

Description	Marks
Internal test - Objectives based 1mark each question	20
Presentation/Assignment -Viva/NGO Activity/Internship/Book Review/Project/Open Book Test/ Field Visits	20
<b>Total</b>	<b>40</b>

### B. Semester end examination 60 marks – Paper Pattern

Duration: 2 hours		Total Marks: 60
Q1. Question 1 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q2. Question 2 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q3. Question 3 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15
Q4. Question 4 (15 Marks) or (5 Marks x 3) or (7 and 8 Marks)		15

**Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination**

**BBI-MAJS4-402      Financial Management II**

**Marks: 100**

**Course Credits: 04**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Explain the concepts, sources, and methods of working capital financing, including trade credit, bank credit, commercial paper, and CDs.	PO1, PO2, PO3
CO2: Analyse working capital management practices by estimating working capital needs, understanding the operating cycle, and evaluating Tandon Committee recommendations.	PO1, PO2, PO3, PO4
CO3: Apply techniques of inventory, cash, receivables, and marketable securities management to optimize components of working capital.	PO2, PO3, PO4
CO4: Demonstrate an understanding of financial planning, including budgetary control, types of budgets, zero-based budgeting, and preparation of key budgets like sales, cash, and flexible budgets.	PO1, PO3, PO4
CO5: Analyse business risk and financial risk by comparing debt vs equity financing and applying leverage concepts for decision-making.	PO2, PO3, PO4
CO6: Evaluate the role of strategic financial management by assessing financial policies, strategic decision-making frameworks, and key functions of strategic financial management.	PO3, PO4, PO5

<b>Sr. No</b>	<b>Syllabus</b>	<b>No. of lectures</b>
01	<p><b>Module-1 Working Capital Financing</b></p> <p>Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing.</p> <p>Working Capital Management:</p> <p>Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization</p> <p>Operating Cycle.</p> <p><b>Tandon Committee recommendation Working Capital financing</b></p>	<b>15 hours</b>
02	<b>Module-2 Management of Components of Working Capital</b>	<b>15 hours</b>

	<b>Inventory Management:</b> Objectives; and Techniques. like EOQ  <b>Management of Cash and Marketable Securities:</b> Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. <b>Receivables Management:</b> Objectives; Credit Policies; Credit Terms; and Collection Policies.	
03	<b>•Module-3 Financial Planning</b> •Introduction •Meaning and Essentials of Budget and budgetary control •Types of Budget •Advantages of Budgeting <b>and budgetary control</b> •Zero Based Budgeting •Master Budget. •Sales Budget •Cash Budget •Flexible Budget	<b>15 hours</b>
04	<b>Module-4 Business Risk and Financial Risk</b> • Introduction • Debt v/s Equity Financing • Types of Leverage • Investment Objective/Criteria for Individuals/Non-Business Purpose. Financial Policy and Corporate Strategy  • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management	<b>15 hours</b>
		<b>60 Hours</b>

#### References:

1. Chandra, P., Financial Management, New Delhi: Tata McGraw Hill, 8th Edition 2012.
2. Pandey, I.M., Financial Management, Vikas Publication New Delhi, 11th Edition 2014.
3. Khan, M.Y. and Jain, P.K., Financial Management, Tata McGraw Hill, 7th edition, 2014.
4. Damodaran, A., Corporate Finance: Theory and Practice, New Delhi: John Wiley, Latest Edition

#### SCHEME OF EXAMINATION

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

Please Note:

- ☐ Internal test can be conducted on line in the form of MCQs.

**(A) Internal Assessment 40 marks**

Description	Marks
One internal tests of 20 marks each – (Multiple choice Questions)	20
One Project and Viva voce/Case studies/Assignments	10
Open Book Test/ Review of Book, Magazine or Article	10
Total	40

**B) Semester end examination 60 marks**

**PAPER PATTERN**

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Total	60
<p>Note:</p> <ol style="list-style-type: none"> <li>1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.</li> <li>2. Q.4 May include theory (short notes) /Case Study in one of the options.</li> <li>3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.</li> </ol>	

Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination



**BBI-MINS4-403      Organisational Behaviour II****Marks: 100****Course Credits: 04**

<b>Course Outcomes (COs)</b>	<b>Program Outcomes (POs)</b>
CO1: Identify the various dynamics of individual behaviour.	PO1
CO2: Classify the various aspects of group dynamics.	PO1, PO2, PO5
CO3: Interpret the various aspects of organizational structure and its interrelationship with strategy.	PO1, PO2, PO4
CO4: Analyse information related to factors that affect organizational behaviour.	PO4, PO5
CO5: Evaluate various dimensions of their own and others' personalities and learn to interact effectively with others.	PO2, PO3, PO4, PO5
CO6: Create solutions to problems based on the implications of organizational behaviour theories and principles in Banking and Insurance.	PO2, PO3, PO4, PO5

<b>Modules</b>	<b>No. of Lectures</b>
<b>Module -1 The Individual Behaviour</b> A) Personality: Meaning, Determinants of Personality, Major personality traits influencing OB, The Big Five Model, Trait Theory of personality, Psychoanalytic theory of Personality, Freud Stages of Personality Development, Locus of Control, Self-Monitoring.  B) Learning: Meaning and Definition of Learning-The Learning Process, Principles of Learning, Theories of Learning-Classical conditioning, Operant Conditioning, Social Learning Theory, Learning through Reinforcement, Learning by Observing, Learning through Experience.  C) Perception-Meaning, Factors Influencing Perception, Attribution Theory, Improving Perceptions- Johari Window, Empathy.	16
<b>Module-2 The Group Dynamics</b>	15

<p>A) Power and Politics: Meaning of Power, Bases of Power, Power Tactics, Organizational Politics, Reasons for Organizational Politics, Managing Organizational Politics.</p> <p>B) Negotiations: Meaning, Process, Strategies, Third Party Negotiations, Crisis Negotiations, Focus Areas of Negotiations.</p> <p>C) Virtual teams and Group Cohesiveness: Structure, Types, Stages in Management of Virtual teams, Features of Cohesive Groups, Effects/Consequences/Impact of Group Cohesion.</p>	
<p><b>Module-3 The Organizational Dynamics</b></p> <p>A) Organization structure: Meaning, Meaning and key features of the concept of Centralization, Decentralization, Span of control and Departmentation, Simple structure, Bureaucratic &amp; Matrix structure.</p> <p>B) Organization structure differentiation: Strategy, Organization size, Technology &amp; Environment, Organizational Designs and employee behaviour.</p> <p>C)</p>	14
<p><b>Module-4 Organization Behaviour In Banking and Insurance Sector</b></p> <p>A) Workplace Emotions, Values and Ethics: Meaning of Emotions, Cognitive Dissonance, Emotional Dissonance, Managing Emotions at Work (Emotional Labor) - The Six Universal Emotions, Meaning and Types of Values, Sources of Value systems, Values across Cultures, Values and Ethical Behaviour, Positive Organizational Behaviour- Organizational Citizenship</p> <p>B) Job Frustration-Sources, Causes, Effects, Ways to Overcome Frustration, Impact of Frustration on Banking and Insurance companies.</p> <p>C) Transactional Analysis Model: Types of Transactions, Ego states, Life Positions, Elaboration of Transactional styles.</p>	15
Total lectures of one hour each	60

## References:

1. Stephen P. Robbins "Organizational Behavior" Prentice Hall of India Private Ltd.
2. John Bratton "Work and Organizational Behaviour " Militza Callinan Carolyn Forshaw and Peter Sawchuk Palgrave Macmillan, New York.
3. Margie Parikh and Rajen Gupta "Organizational Behaviour" Tata Mc. Graw Hill Education Private Limited, New Delhi.
4. Suja Nair "Organizational Behaviour" Himalaya Publishing House, Mumbai.
5. Essentials of Organisational Behaviour (Seventh edition)- Stephen P. Robbins (Prentice Hall India Pvt.Ltd.)
6. Emerging Knowledge and Practices of the Real world (Fifth Edition)- Steven L McShane, Mary Ann Von Glinow, Radha R. Sharma. (Tata McGraw Hill Education Private Limited)

7. Organizational Behavior by Dr. S.S. Khanka, Sultanchand publication
8. Organizational Behavior by Jeff Harris and Sandra J. Hartman, Jaico Publication

### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 40 marks
- Semester end examination 60% i.e. 60 marks

(A) Internal Assessment 40 marks

Description	Marks
One multiple choice test for 20 marks	20
Any one for 20 marks or any 2 for 10 marks each Project, Presentation and Viva voce / Quiz / Case studies /Assignments/ Internship /Certificate courses/ Class tests.	20
Total	40

(B) Semester end examination 60 marks

### PROPOSED PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
Total	60
Note:	
1. Q.1,2 and 3 - 15 marks question may be divided into sub questions if required.	
2. Q.4 May include theory (short notes) /Case Study in one of the options.	

Marks: 50

Course Credits : 02

Course Outcomes (COs)	Program Outcomes (POs)
CO1: Explain key profitability, turnover, solvency, and market ratios such as ROCE, ROE, EPS, dividend payout ratio, debtors and creditors turnover, and their relevance in financial performance evaluation.	PO1, PO2, PO3
CO2: Analyse important banking and insurance industry ratios including NIM, CASA, CAR, NPA, Credit–Deposit Ratio, Claim Settlement Ratio, Persistency Ratio, Incurred Claims Ratio, and Combined Ratio.	PO1, PO3, PO4
CO3: Interpret the implications of industry-specific ratios for assessing operational efficiency, financial stability, and customer servicing capabilities in banking and insurance institutions.	PO2, PO3, PO4
CO4: Understand the meaning, forms, and types of dividend policy and identify factors influencing corporate dividend decisions.	PO1, PO2, PO3
CO5: Analyse and apply dividend models such as Walter, Gordon, and Lintner to evaluate dividend decision-making.	PO2, PO3, PO4
CO6: Evaluate bonus shares, stock splits, and legal, procedural, and tax aspects of dividend decisions in financial management.	PO2, PO3, PO4, PO5

### Syllabus

Unit	Modules	No of lectures
1	<p><b><u>Unit 1: Combined Ratios and industry specific:</u></b></p> <ul style="list-style-type: none"> <li>• Return on Capital employed (Including Long Term Borrowings)</li> <li>• Return on proprietor's Fund (Shareholders Fund and Preference Capital)</li> <li>• Return on Equity Capital</li> <li>• Dividend Payout Ratio</li> <li>• Debt Service Ratio</li> <li>• Debtors Turnover</li> <li>• Creditors Turnover</li> <li>• Earnings Per share</li> </ul> <p><b>Introduction to important ratios in Banking and Insurance industry</b></p> <ul style="list-style-type: none"> <li>• Net Interest Margins</li> <li>• CASA ratio</li> <li>• CAR ratio</li> <li>• NPA ratio</li> <li>• Credit to Deposit ratio</li> <li>• Claim settlement ratio</li> <li>• Persistency ratio</li> <li>• Incurred claims ratio</li> </ul>	15 Hours

	<ul style="list-style-type: none"> <li>Combined ratio</li> </ul>	
2	<b>Unit 2: Management of Profits/Dividend Policy</b> Meaning, Types, Factors influencing dividend policy, Forms of dividend. <ul style="list-style-type: none"> <li>Dividend Models (Walter and Gordon),</li> <li>Lintner Model</li> <li>Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax Aspects associated with Dividend Decision</li> </ul>	15 Hours
	Total Lectures	30 Hours

#### References:

- Advanced Cost & Management Accounting, Authors: Saxena, V/ Vashist, C. Edition: 4th edition, Publisher: Sultan Chand & Sons
- Cost & Management Accounting, Author: Kishore, R. M. 4th edition, Publisher: Taxman Allied Service
- Management Accounting: Text, Problems & Cases, Khan, M. Y/ Jain, P. K. 4th edition, Tata McGraw Hill (TMH)
- Maheshwari SN - Management and Cost Accounting, Sultan Chand, New Delhi
- Gupta, SP - Management Accounting, Sahitya Bhawan, Agra

#### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

☐ Internal test can be conducted on line in the form of MCQs.

**(B) Internal Assessment 20 marks**

Description	Marks
One internal tests of 10 marks – (Multiple choice Questions)	10
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	10
Total	20

**C) Semester end examination 30 marks**

PAPER PATTERN

<b>Duration : 1 hours</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
<p>Note:</p> <p>2. Q.1,2 - 15 marks question may be divided into sub questions if required.</p> <p>3. Q.2 May include theory (short notes) /Case Study in one of the options.</p> <p><b>4. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.</b></p>	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

## BBI-OES4-408 Open Elective - Cost Accounting – II

Marks: 50

Course Credits: 2

### Course Objectives:

Course Outcomes (COs)	Program Outcomes (POs)
CO1: Explain the meaning, definition, and concepts of Activity-Based Costing (ABC), including cost drivers and their role in overhead allocation.	PO1, PO2, PO3
CO2: Compare ABC with traditional methods of overhead absorption and interpret their suitability through illustrations.	PO1, PO2, PO3, PO4
CO3: Describe the concepts of operating costing, including composite units, fixed charges, maintenance charges, and operating/running charges.	PO1, PO2, PO3
CO4: Prepare basic operating cost statements and distinguish between operating cost and operation cost in service-related undertakings.	PO2, PO3, PO4
CO5: Explain the meaning, applications, advantages, and limitations of marginal costing, including concepts of contribution and break-even analysis.	PO1, PO2, PO3
CO6: Apply marginal costing techniques to prepare break-even charts and profit-volume graphs for analysing cost–volume–profit relationships.	PO2, PO3, PO4, PO5

Unit	Modules	No of lectures
1	<b><u>Unit 1: ABC &amp; Operating Costing:</u></b> <ul style="list-style-type: none"><li>• Introduction to Activity Based Costing – Meaning, Definition, concept of cost drives, Compare ABC and traditional method of overhead absorption based on production units, labour hours et.al. ( an illustration can be taken to show applicability of the method)</li><li>• Operating costing: Introduction, Units used in certain undertakings, composite units, concept of Standing or Fixed Charges, Maintenance charges and Operating and running charges, Difference between Operation Cost and Operating Cost, Basic problem sum</li></ul>	15 Hours
2	<b><u>Unit 2: Introduction to Marginal Costing</u></b> <ul style="list-style-type: none"><li>• Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph.</li><li>• Note:- Practical problems based on Marginal Costing excluding decision making</li></ul>	15 Hours
	Total Lectures	30 Hours

### References:

1. Advanced Cost & Management Accounting, Authors: Saxena, V/ Vashist, C. Edition: 4th edition, Publisher: Sultan Chand & Sons

2. Cost & Management Accounting, Author: Kishore, R. M. 4th edition, Publisher: Taxman Allied Service
3. Management Accounting: Text, Problems & Cases, Khan, M. Y/ Jain, P. K. 4th edition, Tata McGraw Hill (TMH)
4. Maheshwari SN - Management and Cost Accounting , Sultan Chand , New Delhi
5. Gupta , SP - Management Accounting , Sahitya Bhawan , Agra

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The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

☐ Internal test can be conducted on line in the form of MCQs.

**(C) Internal Assessment 20 marks**

Description	Marks
One internal tests of 10 marks – (Multiple choice Questions)	10
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	10
Total	20

#### **D) Semester end examination 30 marks**

##### **PAPER PATTERN**

<b>Duration : 1 hours</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
Note: 1. Q.1,2 - 15 marks question may be divided into sub questions if required. 2. Q.2 May include theory (short notes) /Case Study in one of the options. 3. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination



Marks: 50

Course Credits : 02

Course Outcome Description	Mapped POs
CO1: To recollect and explain the core concepts of research, including its definition, objectives, diverse categories, and intrinsic attributes.	PO1, PO3
CO2: To grasp the pivotal role of research hypotheses and research design in steering the research endeavour towards meaningful outcomes.	PO1, PO3, PO4
CO3: To employ a range of sampling methodologies to construct well-suited research samples tailored to specific research objectives.	PO2, PO3
CO4: To scrutinize assorted data sources comprehensively and employ apt techniques for primary data acquisition.	PO2, PO3, PO4
CO5: To assess the intricacies involved in data processing, encompassing editing, coding, tabulation, and subsequent analysis and interpretation.	PO3, PO4
CO6: To develop pragmatic research techniques capable of effectively and intelligently addressing real-world research issues.	PO2, PO3, PO5

Unit	Modules	No. of lectures
1	<p><b><u>Module 1: Introduction to Research</u></b></p> <p>Meaning, Objectives and Importance of Research, Types of Research Process. Characteristics of Good Research Hypothesis- Meaning, Nature, Significance, Types and Sources. Research Design– Meaning, Definition, Need and Importance, Steps, Scope, and Essentials of a Good Research Design. Sampling– a) Meaning of Sample and Sampling, b) Methods of Sampling i) Non- Probability Sampling–Convenient, Judgment, Quota, Snow ball ii) Probability– Simple Random, Stratified, Cluster, Multi Stage.</p>	15
2	<p><b><u>Module 2: Data collection &amp; Analysis</u></b></p> <p>Types of Data and Sources-Primary and Secondary Data Sources Methods of Collection of Primary data a. Observation- i) structured and unstructured, ii) disguised and undisguised, iii) mechanical observations (use of gadgets) b. Experimental i) Field ii) Laboratory c. Interview – i) Personal Interview ii) focused group, iii) in- depth</p>	15

	<p>interviews Method d. Survey– Telephonic survey, Mail, E-mail, Internet survey, social media, and Media listening. e. Survey instrument– i) <b>Questionnaire designing</b>. a. Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. b. Scaling techniques–</p> <p>i) Likert scale, ii) Semantic Differential scale.</p> <p>Data Analysis and Interpretation- Processing of Data– Meaning &amp; Essentials of i) Editing ii) Coding iii) Tabulation Analysis of Data- Meaning, Purpose, Types. Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis Testing of hypothesis– One Sample T- Test, ANOVA, F- test, Chi Square and Paired Sample Test.</p>	
	<b>Total Lectures</b>	30

### Reference Books:

- Donald Cooper & PS Schinder, Business Research Methods, Tata Mcgraw Hill
- Kothari C. R. Research Methodology
- Ranjith Kumar Research Methodology, Pearson Education
- Uma Sekaran Research Methods for Business, Wiley

### SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- |                            |                   |
|----------------------------|-------------------|
| • Internal assessment      | 40% i.e. 20 marks |
| • Semester end examination | 60% i.e. 30 marks |

#### A. Internal Assessment 20 marks

Description	Marks
Internal test - Objectives based 1mark each question	10

Presentation/Assignment - Viva/NGO Activity/Internship/Book Review/Project/Open Book Test/ Activity related to framing of questionnaire and collection of data.	10
<b>Total</b>	<b>20</b>

**B. Semester end examination 30 marks – Paper Pattern**

<b>Duration: 2 hours</b>	<b>Total Marks: 30</b>
Q1. Question 1 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15
Q2. Question 2 (5 Marks x 3) or (7 and 8 Marks) or (15 Marks)	15

**Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination**

## सत्र - चतुर्थ

क्रम संख्या	पाठ्यक्रम कोड	क्रेडिट	कोर्स का नाम
1			योग्यता संवर्धन अनिवार्य पाठ्यक्रम (AECC)
1.1		02	हिंदी भाषा एवं प्रयोजनमूलक हिंदी

एस.आई.ई.एस.S.Y.B.Com,S.Y. B.Com (A&F, B&I, FM),  
S.Y.B.Sc.IT,S.Y.BMS एवं S.Y.I.B.Com के लिए प्रस्तावित पाठ्यक्रम।

## हिंदी भाषा एवं प्रयोजनमूलक हिंदी (AECC)

## परीक्षा की प्रस्तावित योजना:

क्रमांक	मॉड्यूल (मापांक)	व्याख्यानों की संख्या
१	<b>इकाई १: पठन कौशल</b> अ) भाषागत कौशल को विकसित करने के लिए • पर्यावरण संबंधी मुद्दे (जैसे बाढ़, सूखा, आपदाएं, प्रदूषण; प्रसिद्ध पर्यावरण आंदोलन, सरकारी पहल, पारंपरिक ज्ञान) से जुड़े अनुच्छेदों का वाचन एवं आकलन। • व्यापार (जैसे उद्योग, पारंपरिक भारतीय व्यापार प्रथाएं, कृषि का महत्व, भारतीय बाजार और उपभोक्ता व्यवहार, डिजिटलीकरण और ई-कॉमर्स) से जुड़े अनुच्छेदों का वचन और आकलन। आ) पर्यावरण, व्यापार, बैंकिंग, वाणिज्य, कंप्यूटर, व्यवसाय आदि से जुड़े हिंदी शब्दों व उनके अंग्रेजी रूप से परिचय।	१०
२	<b>इकाई २: लेखन कौशल</b> पत्र लेखन: नौकरी आवेदन पत्र, बायो डाटा (आत्मवृत्त) ई-मेल लेखन: अनुवाद अंग्रेजी से हिंदी तथा हिंदी से अंग्रेजी में	१०
३	<b>इकाई ३ : श्रवण और सभाषण</b> इकाई ३ : दैनंदिन जीवन से जुड़े अलग-अलग विषयों पर - साक्षात्कार और समूह चर्चा	०५
४	<b>इकाई ४ : व्याकरण और शब्दावली</b> • क्रिया की परिभाषा और उदाहरण • पर्यायवाची शब्द • विलोम शब्द	०५
	<b>कुल</b>	30

## हिंदी भाषा एवं प्रयोजनमूलक हिंदी

परीक्षा की योजना को दो भागों में विभाजित किया जाएगा:

- आंतरिक मूल्यांकन 40% (अर्थात् 20 अंक)
- सत्रांत परीक्षा 60% (अर्थात् 30 अंक)
- सत्र - चतुर्थ
- (अ) आंतरिक मूल्यांकन (20 अंक)

विवरण	अंक
अनुच्छेद आधारित बहु-वैकल्पिक प्रश्नावली मूल्यांकन	10
कक्षा कार्य / प्रस्तुतियाँ / समूह चर्चा / अभ्यास साक्षात्कार / बहु-वैकल्पिक प्रश्न	10
कुल	20

(ब) सत्रांत परीक्षा (30 अंक)

### प्रस्तावित प्रश्न पत्र प्रारूप

अवधि: 1 घंटा	
कुल अंक: 30	
प्रश्न १. अ) ई-मेल लेखन ब) शब्दावली आधारित प्रश्न	५ ५
प्रश्न २. अनुवाद अ) अंग्रेजी से हिंदी अथवा ब) हिंदी से अंग्रेजी	४
प्रश्न ३. पत्र लेखन नौकरी आवेदन पत्र और जीवन वृत्त(CV)( विकल्प सहित)	६
प्रश्न ४ व्याकरण -सूचना अनुसार निम्नलिखित प्रश्नों के उत्तर लिखिए:- अ-क्रिया की परिभाषा लिखिए । आ-दिए गए वाक्यों में से क्रिया शब्द पहचानिए (कोई तीन ) इ-पर्यायवाची शब्द लिखिए (कोई दो) ई-विलोम शब्द लिखिए. (कोई दो)	३ ३ २ २
कुल	30

उत्तीर्ण मानदंड: आंतरिक में न्यूनतम 40% (20 में से 8) और सत्रांत परीक्षा में 40% (30 में से 1)

संदर्भ पुस्तकें:-

- प्रयोजनमूलक हिंदी -विनोद गोदरे ,वाणी प्रकाशन, दरियागंज, नई दिल्ली ।पहला संस्करण 2001
- व्यवहारिक हिंदी -माधवराव सोनटक्,के जय भारती प्रकाशन, इलाहाबाद ,उत्तर प्रदेश ।संस्करण 2014
- प्रशासनिक शब्दावली- वैज्ञानिक तथा तकनीकी शब्दावली आयोग ,राधा कृष्ण पुरम, नई दिल्ली।
- प्रशासनिक हिंदी एवं पत्र लेखन -हरि मोहन, तक्षशिला प्रकाशन ,नई दिल्ली ।संस्करण 2002
- हिंदी व्याकरण -कामता प्रसाद गुरु ,नगरी प्रचारिणी सभा, काशी ।संस्करण संवत् 1977
- प्रयोजनमूलक हिंदी सिद्धांत और प्रयोग- दंगट झाल्टे , वाणी प्रकाशन ,नई दिल्ली ।संस्करण मार्च 2016
- प्रयोजनमूलक हिंदी और पत्रकारिता- डॉ.दिनेश प्रसाद सिंह ,वाणी प्रकाशन ,नई दिल्ली। संस्करण 2007
- सामान्य भाषा विज्ञान- बाबूराम सक्सेना, प्रयाग हिंदी साहित्य सम्मेलन ,प्रयाग ।संस्करण 1971
- अभिनव व्यावहारिक पत्र लेखन- डॉ अनिल सिंह ,ज्योति प्रकाशन, उल्हासनगर-४ महाराष्ट्र। पहला संस्करण 1999
- हिंदी व्याकरण के नवीन क्षितिज- डॉ रविंद्र कुमार पाठक , भारतीय ज्ञानपीठ प्रकाशन ,दिल्ली -3। दूसरा संस्करण 2012
- विविध प्रकार की हिंदी समाचार पत्र एवं पत्रिकाएं।

**BBI-CEPS4-407****Community engagement program (CEP)****Financial Literacy****Marks : 50****Course Credits 2**

Course Outcomes	PO Mapping
CO1: Defining and identifying key financial concepts and investment avenues.	PO1, PO3
CO2: Explaining key financial principles and the importance of budgeting, financial goals, and investment strategies.	PO1, PO2, PO3
CO3: Applying tools like the Rule of 72, rupee cost averaging, and using financial inclusion concepts in practical contexts.	PO2, PO3, PO4
CO4: Analyzing investment options, challenges of financial inclusion, and cross-country experiences to assess their implications.	PO3, PO4
CO5: Evaluating risks and returns of investments, assessing financial inclusion policies, and critiquing financial planning practices.	PO3, PO4, PO5
CO6: Designing comprehensive financial plans, developing financial inclusion strategies, and formulating innovative financial literacy programs.	PO2, PO3, PO5

Unit	Modules	No of lectures
1	<b><u>Unit 1: Financial literacy &amp; basics of savings and investment</u></b> <ul style="list-style-type: none"><li>• Financial Literacy- Meaning and Importance - Components of Financial Literacy</li><li>• Investment: Meaning, Difference between Investment Vs Gambling- Risk and Return - Principles of investment, Income vs expenses, active &amp; passive income, instant and delayed gratification,</li><li>• Power of compounding , rule 72</li><li>• Concept of Rupee cost averaging</li><li>• Financial Planning and Budgets , Family Budget, Business Budget and National Budget.</li><li>• SMART Financial goals</li></ul>	15 Hours

2	<b><u>Unit 2: Investment related avenues &amp; Financial Inclusion:</u></b> <ul style="list-style-type: none"> <li>Government Schemes-National Saving Certificates, Public Provident Fund, Post Office Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes- NPS (New Pension System) et.al</li> <li>Insurance schemes, securities related investment</li> <li>Concept of financial Inclusion, exclusion and extent of financial exclusion</li> <li>Challenges of financial inclusion - moral hazard, adverse selection, high transaction cost and information asymmetry</li> <li>History and evolution of financial inclusion - committees on financial inclusion</li> <li>National strategy for financial inclusion - financial literacy and consumer protection - cross country experiences of financial inclusion</li> </ul>	15 Hours
	Total Lectures	30 Hours

Reference Books:

- Investment Planning by SEBI
- Microfinance - Perspectives and Operations, Bhaskaran, R., Macmillan Education
- Khan, M.Y., Indian Financial System, Tata McGraw Hill Publishing Company Ltd., New Delhi
- Vasantha Desai, Indian Banking-Nature and Problems, Himalaya Publishing House, Mumbai

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e. 20 marks
- Semester end examination 60% i.e. 30 marks

Please Note:

- ☐ Internal test can be conducted on line in the form of MCQs.

**(B)** Internal Assessment 20 marks

Description	Marks
One Project and Viva voce/Case studies/Assignments/ Open Book Test/ Review of Book, Magazine or Article	20
Total	20

**B) Semester end examination 30 marks**  
PAPER PATTERN



<b>Duration : 1 hour</b>	
Total Marks: 30	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Total	30
<p>Note:</p> <p>4. Q.1,2 - 15 marks question may be divided into sub questions if required.</p> <p>5. Q.2 May include theory (short notes) /Case Study in one of the options.</p> <p><b>6. Please note weightage to each unit won't be same, but will depend on the importance and topics that are covered in that Unit, and questions that can be asked from topics.</b></p>	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

**BBI-CCS3-309 & BBI-CCS4-409CC- CO-CURRICULAR COURSE**

<b>B.Com ( Banking &amp; Insurance )</b>		<b>Semester III &amp; IV</b>	
<b>Course Name:</b>		<b>Course Code: BBI-CCS3-308 &amp; BBI-CCS4-408</b>	
<b>Contact Lectures per week (1 Period is 60 minutes)</b>		<b>2</b>	
<b>Credits</b>		<b>2</b>	
		<b>Hours</b>	<b>Marks</b>
<b>Evaluation System</b>	<b>Theory Examination</b>	<b>1</b>	<b>30</b>
	<b>Internal</b>	<b>--</b>	<b>20</b>

**Nature of the Course:**

Non-classroom experiential course integrating learning beyond academics through arts, sports, wellness, community service, entrepreneurship, environmental and cultural engagement.

**Duration: Minimum 30 hours of participation (as per NEP 2020 guidelines).**

<b>CO No.</b>	<b>Course Outcomes</b>	<b>PO Mapping</b>
CO 1	Learners will be able to recall the importance of co-curricular engagement in holistic personal and professional development.	PO-1, PO-3
CO 2	Learners will be able to understand the significance of participating in arts, culture, wellness, sports, and community-based activities for balanced growth.	PO-2, PO-3, PO-4
CO 3	Learners will be able to apply organizational, communication, and leadership skills while engaging in various college-level and intercollegiate activities.	PO-2, PO-3, PO-4
CO 4	Learners will be able to analyse their personal strengths, interests, and social responsibilities through participation in diverse co-curricular fields.	PO-2, PO-3, PO-4, PO-5
CO 5	Learners will be able to evaluate their contribution towards community development, sustainability, and team-based initiatives.	PO-3, PO-4, PO-5
CO 6	Learners will be able to design, plan, and execute events or initiatives that foster creativity, teamwork, and leadership in co-curricular domains.	PO-2, PO-3, PO-4, PO-5

## **COURSE IMPLEMENTATION AND INSTRUCTIONS**

### **1. Duration & Credits**

- Total duration: Minimum 30 hours (Odd/Even Semester).
- On completion, students earn 2 credits under the Co-Curricular Course component.

### **2. Activity Options (Choose any one or combination to complete 30 hours):**

- **Cultural & Literary Skills:** Cultural Club, Marathi Vangmay Mandal, Speakers' Forum.
- **Sports & Fitness:** Gymkhana, Yoga, Physical Education.
- **Social Outreach & Community Service:** NSS, DLLE, Rotaract, NGO collaborations.
- **Entrepreneurship & Career Orientation:** Entrepreneurship Cell, Finance Club, Commerce Forum.
- **Environmental & Sustainability Practices:** Green Club, Value Lab, Eco Activities.
- **Research and Innovation:** Research Cell, Tech Clubs.
- **Life Skills & Safety:** Self-Defence, Disaster Management, Value Education.

### **3. Methods of Completion**

Any combination of the following modes summing up to 30 hours:

- Attending events (college/intercollegiate).
- Participating or presenting in events.
- Organising events as a core committee member.

### **4. Evaluation and Documentation**

- Students must maintain a CC Log Sheet recording hours and activities, duly verified by the respective coordinator.
- Evaluation based on participation, initiative, teamwork, reflection, and discipline.

### **5. Certification**

- Certified completion of 30 hours (by event head/committee) will qualify the learner for **2 credits**.