

**Sem. - III**

## Under Graduate Diploma In Banking & Insurance

### Credit Structure (Sem. III & IV)

R: _____ C											
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr./ Sem.	Degree/ Cum. Cr.	
		Mandatory	Electives								
5.0	III	8		4	2	VSC:2, Laws Governing Banking & Insurance (2) OR Income Tax(ITR)Fil ing (2)	AEC: 2	FP: 2  CC:2	22	UG Diploma 88	
	R: _____ D										
	IV	8		4	2	SEC:2 Digital Transformat ion & Innovations In Banking And Insurance (2) OR KYC in Banking & Insurance (2)	AEC:	CEP: 2  CC:2	22		
	Cum Cr.										
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR 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 ]

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

**Title of Paper: FINANCIAL DECISION-MAKING**

Sr. No.	Heading	Particulars
1	<b>Description the course :</b>  <b>Including but Not limited to :</b>	This course provides an in-depth understanding of management accounting principles and their application in the banking and insurance sectors. It covers financial analysis, budgeting, cost control, and decision-making techniques, equipping students with the skills needed to assess financial performance, manage risks, and enhance operational efficiency in financial institutions.
2	<b>Vertical :</b>	Major
3	<b>Type :</b>	Theory (with Practical Illustrations)
4	<b>Credit:</b>	4 credits
5	<b>Hours Allotted :</b>	60 Hours
6	<b>Marks Allotted:</b>	100 Marks
7	<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. To introduce students to management accounting concepts relevant to banking and insurance.</li> <li>2. To develop analytical skills for financial planning, control, and decision-making.</li> <li>3. To explore the role of cost analysis and performance evaluation in financial institutions.</li> <li>4. To enhance students' ability to interpret financial data for strategic decision-making.</li> <li>5. To apply management accounting techniques to real-world banking and insurance scenarios.</li> </ol>

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**Course Outcomes:**

Upon successful completion of this course, students will be able to:

1. Understand the fundamentals of management accounting and its significance in banking and insurance.
2. Analyze financial statements to assess the performance of financial institutions.
3. Implement budgeting and cost-control techniques for financial stability.
4. Apply risk management strategies in banking and insurance contexts.
5. Use management accounting tools for effective decision-making and operational efficiency.

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**Modules:-**

**Module 1: Introduction to Management Accounting**

**Unit 1: Fundamentals of Management Accounting: Definition, Scope, and Importance, Role of Management Accounting in Decision-Making, Difference between Financial Accounting and Management Accounting**

**Unit 2: Financial Statements and Analysis: Understanding Balance Sheets, Income Statements, and Cash Flow Statements, Ratio Analysis: Liquidity, Profitability, and Efficiency Ratios, Interpretation of Financial Reports in Banking & Insurance.**

**Module 2: Revenue Management and Budgeting.**

**Revenue Management in Banking and Insurance: Sources of Revenue in Banking and Insurance, Interest Income, Premium Collections, and Fee-Based Income.**

**Revenue Unit 4: Budgeting and Forecasting: Importance of Budgeting in Financial Institutions, Types of Budgets: Capital, Operating, Cash Flow Budgets, Variance Analysis and Budgetary Control Techniques**

**Module 3: Performance Evaluation and Risk Management**

**Unit 5: Performance Measurement Techniques: Key Performance Indicators (KPIs) for Banking & Insurance, Responsibility Accounting and Performance Appraisal, Balanced Scorecard Approach**

**Unit 6: Risk Management in Banking & Insurance: Types of Financial Risks: Credit, Market, Operational Risks, Risk Assessment Techniques, Role of Management Accounting in Risk Mitigation**

**Module 4: Decision-Making Tool**

**Unit 7: Decision-Making Tools in Financial Institutions: Break-Even Analysis and Profit Planning, Short-Term Decision-Making:**

**Unit 8: Emerging Trends in Management Accounting: Digital Transformation in Management Accounting, Use of AI and Data Analytics in Financial Decision-Making, Sustainability and introduction to ESG Reporting in Banking & Insurance**

11	<b>Reference Books:</b> <ol style="list-style-type: none"> <li>1. Management Accounting – M.Y. Khan &amp; P.K. Jain</li> <li>2. Management Accounting: Principles &amp; Practice" – R.K. Sharma &amp; Shashi K. Gupta</li> <li>3. Management Accounting – Dr. S.N. Maheshwari</li> <li>4. Cost and Management Accounting – M.N. Arora</li> <li>5. Financial &amp; Management Accounting – T.S. Grewal &amp; S.C. Gupta</li> </ol>	
12	<b>Internal Continuous Assessment: 40%</b>	<b>External, Semester End Examination 60% Individual Passing in Internal and External Examination</b>
13	<b>Refer annexure :A</b>	<b>Refer annexure :B</b>

## QUESTION PAPER PATTERN (External and Internal)

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

### ANNEXTURE: A

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

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

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

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

**ANNEXTURE: B****Question Paper Pattern****Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.**

Student has to attempt any two questions out of three.

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

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

Student has to attempt any four questions out of six.

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

**Note**

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

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

**Title of Paper: DIRECT TAXATION: COMPLIANCE AND IMPLICATIONS**

Sr. No.	Heading	Particulars
1	<b>Description the course :</b>  <b>Including but Not limited to :</b>	Direct taxation is a key component of financial management and regulatory compliance in banking and insurance. Understanding tax laws, computation methods, deductions, and corporate taxation is crucial for professionals in financial services. This course provides insights into tax regulations, planning strategies, and compliance frameworks to help students navigate the evolving tax landscape
2	<b>Vertical :</b>	Major
3	<b>Type :</b>	Theory (with Practical Illustrations)
4	<b>Credit:</b>	4 credits
5	<b>Hours Allotted :</b>	60 Hours
6	<b>Marks Allotted:</b>	100 Marks
7	<b>Course Objectives:</b>  <ol style="list-style-type: none"><li>1. To Understand the framework and significance of direct taxation in India.</li><li>2. To Learn to compute taxable income and tax liabilities under various heads of income.</li><li>3. To Analyze tax deductions, exemptions, and tax-saving strategies.</li><li>4. To Gain knowledge of corporate taxation, including MAT and tax planning techniques.</li><li>5. To Stay updated with recent tax reforms, digital taxation, and regulatory changes.</li></ol>	

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**Course Outcomes:**

Upon successful completion, students will be able to:

1. Apply direct tax principles in personal and corporate financial planning.
2. Compute tax liabilities for individuals and businesses accurately.
3. Utilize tax-saving strategies for optimizing financial decisions.
4. Understand the impact of digital taxation and e-filing procedures.
5. Analyze recent developments and policy changes in the direct tax system.

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**Modules:-****Module 1: Fundamentals of Direct Taxation**

**Unit 1: Introduction to Direct Taxes: Meaning and Scope of Direct Taxes & key terms/concepts, Differences Between Direct and Indirect Taxes, Tax Structure in India: Central, State, and Local Taxes, Role of Direct Taxes in Economic Development**

**Unit 2: Income Tax Act, 1961 – Basic Concepts: Residential Status and Tax Incidence Income Tax Authorities and Their Powers, Heads of Income Under Income Tax Act, Agricultural Income and Its Tax Treatment**

**Module 2: Computation of Income and Tax Liability**

**Unit 3: Income from Salary and House Property: Components of Salary and Taxability, various Deductions, Income From House Property: Self-Occupied vs. Let-Out Property, Computation of Taxable Salary and House Property Income,**

**Unit 4: Income from Business, Profession, Capital Gains, and Other Sources: Taxable Business and Professional Income, Computation of Capital Gains and Exemptions, Income From Other Sources (Dividends, Interest, Gifts), Tax Planning for Capital Gains and Investments**

**Module 3: Tax Planning, Deductions, and Rebates**

**Unit 5: Deductions and Exemptions Under Income Tax Act (old and new regime):Section 80C to 80U: Tax-Saving Investments and Exemptions, Deductions for Medical Insurance, Education Loans, and Donations, Tax Treatment of Retirement Benefits, Tax Planning for Individuals and Small Businesses**

**Unit 6: Computation of Total Income and Tax Liability: Clubbing of Income and Set-Off & Carry Forward of Losses, Computation of Total Income and Tax Liability, Advance Tax, Self-Assessment Tax, and TDS, Tax Filing Procedures and Documentation**

**Module 4: Corporate Taxation, Compliance, and Recent Developments**

**Unit 7: Corporate Taxation and Minimum Alternate Tax (MAT) (Basic): Taxation of Companies: Types of Companies and Tax Rates, Minimum Alternate Tax (MAT), Dividend Distribution Tax (DDT) and Buyback Tax**

**Unit 8: Digital Taxation, Tax Reforms, and GST Impact (Basic): E-Filing and Digital Taxation Compliance, Introduction to Faceless Assessment and Scrutiny, Impact of GST on Direct Taxes**

10	<b>Reference Books:</b> <ol style="list-style-type: none"> <li>1. Direct Taxes Law &amp; Practice by V.K. Singhania - Taxman</li> <li>2. Systematic Approach to Direct Tax by Ahuja &amp; Gupta - Bharat Law House</li> <li>3. Direct Tax Laws by T.N. Manoharan - Snow White</li> <li>4. Hand book to income tax rules by Madhusudhan Agarwal - Bharat Handbook</li> </ol>	
11	<b>Internal Continuous Assessment: 40%</b>	<b>External, Semester End Examination 60% Individual Passing in Internal and External Examination</b>
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## QUESTION PAPER PATTERN (External and Internal)

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- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

## Question Paper Pattern

**Credit: 02 (Total 50 Marks)**

**External = 30 Marks**

**Duration: 1 Hr.**

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

**Credit: 04 (Total 100 Marks)**

**External =60 Marks**

**Duration: 2 Hrs.**

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
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### Note

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2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
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8. Wherever possible more importance is to be given to the practical problems/case study.

**Syllabus**  
**B.Com. (Banking and Insurance)**  
**(Sem.- III)**

**Title of Paper: E-Commerce I: Digital Banking and Insurance Services**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
1	<b>Description the course :</b>  <b>Including but Not limited to :</b>	This course examines the integration of digital technologies in banking and insurance. It provides students with in-depth knowledge of how financial services are delivered online, the systems that support them, and the associated regulatory and cybersecurity requirements. It focuses on digital banking operations, e-insurance platforms, customer servicing, digital payment systems, fraud prevention, and risk management practices.
2	<b>Vertical :</b>	Minor
3	<b>Type :</b>	Theory
4	<b>Credit:</b>	4 credits
5	<b>Hours Allotted :</b>	60 Hours
6	<b>Marks Allotted:</b>	100 Marks
7	<b>Course Objectives:</b>  By the end of this course, students will be able to:  <ol style="list-style-type: none"><li>1. Understand digital ecosystems in banking and insurance.</li><li>2. Gain familiarity with the technology infrastructure supporting online financial services.</li><li>3. Evaluate different digital payment modes and related compliance norms.</li><li>4. Understand the customer journey, on boarding, and servicing in digital environments.</li><li>5. Identify risks in digital financial systems and approaches to mitigate them.</li></ol>	

## 8 Course Outcomes:

Upon successful completion of the course, students will be able to:

1. Define and explain digital banking and insurance processes and platforms.
2. Differentiate between types of digital payments and assess their applications.
3. Analyze real-life scenarios in digital banking/insurance using regulatory guidelines.
4. Recognize and explain cybersecurity threats and compliance practices.
5. Apply knowledge through case-based projects or simulations related to digital BFSI services.

## 9 Modules:-

### Module 1: Introduction to Digital Financial Services

#### Unit 1: Evolution of E-Commerce in Financial Services

- Discuss the historical context of banking and insurance services.
- Introduce how internet and mobile technologies reshaped service delivery.
- Compare traditional vs. digital service models.
- Case examples: HDFC Net Banking, LIC's e-services, Paytm Insurance.

#### Unit 2: Digital Banking Infrastructure

- Explain the components of Core Banking Solutions (CBS).
- Demonstrate how APIs enable third-party integration (FinTechs, BNPL services).
- Walk through mobile banking interfaces and functionalities.
- Explore cloud computing, blockchain basics, and data management in digital finance.

**Examples:** YONO by SBI, ICICI iMobile, Razorpay's banking API use cases.

### Module 2: Digital Payment Systems

#### Unit 1: Types of Digital Payments

- Provide a breakdown of digital payment types:
  - NEFT, RTGS, IMPS
  - UPI and BHIM
  - E-Wallets (Paytm, PhonePe, Google Pay)
- POS transactions, QR codes, and contactless payments.
- Assign activities like payment flow diagram and transaction tracking.

**Practical Element:** Have students simulate sending money using UPI mock app screenshots.

#### Unit 2: Regulatory Framework and Compliance

- Discuss RBI's role and guidelines in digital payments.
- Explain Know Your Customer (KYC) and e-KYC processes.
- Highlight consumer protection rules, data protection laws, and IT Act provisions.

- Emphasize importance of GDPR, digital consent, and grievance redressal.

Case study: Failure of KYC compliance leading to penalties on digital wallets.

### **Module 3: Online Insurance Services**

#### **Unit 1: E-Insurance Platforms**

- Structure of online insurance aggregators (Policybazaar, Coverfox).
- Types of policies available digitally: life, health, motor, term.
- Online premium calculation, comparison tools, and policy customization.
- Discuss IRDAI's guidelines for online insurance distribution.

Activity: Students explore a real insurance portal and present its features.

#### **Unit 2: Customer Onboarding and Servicing**

- Discuss online KYC, digital verification, and biometric integration.
- Role of AI in chatbots (e.g., LIC Mitra), service automation.
- Explain the digital claim process, submission of documents online, and turnaround time.
- Map full customer journey: on boarding → servicing → claims → renewal.

### **Module 4: Cybersecurity and Risk in Digital Finance**

#### **Unit 1: Cyber Threats and Fraud in BFSI**

- Explain phishing, vishing, malware, ransomware, account takeovers.
- Present real cases of cyber fraud in Indian banks.
- Introduce fraud detection tools used by banks.
- Emphasize employee training and customer education.

Interactive Session: Identify phishing emails, create awareness posters.

#### **Unit 2: Risk Management and Customer Protection**

- Describe encryption, multi-factor authentication, firewalls.
- RBI's Cybersecurity Framework for Banks (2016), IT Risk Management Guidelines.
- IRDAI's cyber risk control expectations.
- Practical risk mitigation in digital platforms (insurance and banking apps).

Example: Discuss how an app like Kotak 811 ensures transaction safety.

10

**Reference Books:**

1. Scardovi, Claudio. Digital Banking and Fintech: Strategic Choices and Business Models
2. M.N. Mishra. Principles and Practice of Insurance
3. Kalakota, Ravi & Whinston, Andrew. Electronic Commerce: A Manager's Guide
4. Kochhar, Sameer. Speeding Financial Inclusion through Digital Banking
5. RBI & IRDAI Websites – Circulars, Reports, Cybersecurity Frameworks
6. Industry portals: [npci.org.in](http://npci.org.in) (for UPI), [policybazaar.com](http://policybazaar.com), [paytm.com](http://paytm.com)

11	<b>Internal Continuous Assessment: 40%</b>	<b>External, Semester End Examination 60% Individual Passing in Internal and External Examination</b>
12	<b>Continuous Evaluation through: Ref ANNEXTURE: A</b>	<b>Ref ANNEXTURE: B</b>

**Name of the Course**  
**INTRODUCTION TO LABOUR ECONOMICS**  
**OE (Open Elective)**

**SEMESTER-III**

**(Credit 2)**

Sr. No.	Heading	Particulars
1	<b>Description of the Course:</b>	Issues about the labour market, wage policy, trade unions and amicable solutions to industrial disputes have become vital for developing countries, especially for India, where the bulk of the labour force is employed in the unorganised sector, and the organised sector is witnessing a phenomenon of 'jobless' growth. This paper intends to provide knowledge of the same and also discusses the importance of labour welfare and social security measures for the growing labour force in India.
2	<b>Vertical:</b>	OE (Open Elective) Course
3	<b>Type:</b>	Theory
4	<b>Credit:</b>	2 Credits
5	<b>Hours Allotted:</b>	30 Hours
6	<b>Marks Allotted:</b>	50 Marks
7	<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. To Introduce the Indian Labour Market and Problems of Labour.</li> <li>2. To Study labour economics with an emphasis on microeconomic theory and empirics.</li> <li>3. To understand the Trade Unions and Problems of Trade Unions in India.</li> </ol>
8	<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Students will gain a comprehensive understanding of the Indian Labour Market and Problems of Labour.</li> <li>2. Students can learn about labour economics with an emphasis on microeconomic theory and empirics.</li> <li>3. Students can explore Trade Unions and the Problems of Trade Unions in India.</li> </ol>
9	<b>Module 1: Introduction – Indian Labour Market</b>	<b>15 Hrs</b>
	Characteristics of the Indian Labour Market - Child Labour and Female Labour – Problems and Measures- Globalisation and Indian Labour Market –Labour Market Reforms – Exit Policy and Need for Safety Nets - Second National Commission on Labour.	
	<b>Module 2: Trade Unionism</b>	<b>15 Hrs</b>
	Definition and Functions of Trade Unions- Historical Evolution of Trade Unions in India and Their Present Status - Problems of Trade Unions in India - Role of Outside Leadership	

10	<b>Text Books:</b>														
11	<b>References:</b> 1. Datt R. and Sundaram K.P.M, Indian Economy, S.Chand & Co., New Delhi, 2009. 2. Mamoria C.B. and Mamoria S, Dynamics of Industrial Relations, Himalaya Publishing House, Mumbai, 2002. 3. Mishra S.K. and Puri V.K, Indian Economy, Himalaya Publishing House, Mumbai, 2002. 4. Monappa A, Industrial Relations, Tata McGraw Hill Publishing Company Ltd., New Delhi, 2006 5. Ratna Sen, Industrial Relations in India - Shifting Paradigms, Macmillan, New Delhi, 2005. 6. Singh J.K, Labour Economics – Principles, Problems and Practices, Deep andDeep Publications Pvt. Ltd., New Delhi, 1998.														
12	<b>Internal Continuous Assessment: 20</b>	<b>30 marks Semester end Examination</b>													
13	<b>Internal Assessment: 20 marks (Internal Assessment- without Practical Courses)</b>														
	<b>Sr. No.</b>	<b>Particular</b>	<b>Marks</b>												
	01	One periodical class test / online examination is to be conducted in the given semester	10 Marks												
	02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks												
		Presentation		05 Marks											
		Written Document		05 Marks											
14	<p style="text-align: center;"><b>External Assessment 30 Marks</b>  <b>Marks: 30</b> <span style="float: right;"><b>Duration: 1 Hrs.</b></span></p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Question No</th> <th>Particular</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q-1</td> <td>Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)</td> <td>10 Marks</td> </tr> <tr> <td>Q-2</td> <td>Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)</td> <td>10 Marks</td> </tr> <tr> <td>Q-3</td> <td>Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)</td> <td>10 Marks</td> </tr> </tbody> </table>			Question No	Particular	Marks	Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks	Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 Marks	Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 Marks
Question No	Particular	Marks													
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks													
Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 Marks													
Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 Marks													

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	<p><b>Module 2: Trade Unionism</b> <span style="float: right;"><b>15 Hrs</b></span>  Definition and Functions of Trade Unions- Historical Evolution of Trade Unions in India and Their Present Status - Problems of Trade Unions in India - Role of Outside Leadership</p> <p><b>Module 3: Industrial Relations</b> <span style="float: right;"><b>15 Hrs</b></span>  Causes of Industrial Disputes and Their Settlement Mechanism - Collective Bargaining – Concept, Features, Importance and Pre-requisites for Successful Collective Bargaining - Collective Bargaining in India - Workers" Participation in Management –Concept, Objectives and Forms of Workers Participation in India.</p> <p><b>Module 4: Labour Welfare and Social Security</b> <span style="float: right;"><b>15 Hrs</b></span>  Concept, Theories and Principles of Labour Welfare - Agencies for Labour Welfare - Role of the Labour Welfare Officer - Social Security – Concept; Social Assistance and Social Insurance - Social Security Measures in India - International Labour Organization and Its Impact on Indian Labour Legislations.</p>		
<b>10</b>	<b>Text Books</b>		
<b>11</b>	<b>References:</b> 1. Datt R. and Sundaram K.P.M, Indian Economy, S.Chand & Co., New Delhi, 2009. 2. Mamoria C.B. and Mamoria S, Dynamics of Industrial Relations, Himalaya Publishing House, Mumbai, 2002. 3. Mishra S.K. and Puri V.K, Indian Economy, Himalaya Publishing House, Mumbai, 2002. 4. Monappa A, Industrial Relations, Tata McGraw Hill Publishing Company Ltd., New Delhi, 2006 5. Ratna Sen, Industrial Relations in India - Shifting Paradigms, Macmillan, New Delhi, 2005. 6. Singh J.K, Labour Economics – Principles, Problems and Practices, Deep andDeep Publications Pvt. Ltd., New Delhi, 1998.		
<b>12</b>	<b>Internal Continuous Assessment: 40</b>	<b>60 marks Semester end Examination</b>	
<b>13</b>	<b>Internal Assessment: 40 marks (Internal Assessment- without Practical Courses)</b>		
	<b>Sr. No.</b>	<b>Particular</b>	<b>Marks</b>
	01	One periodical class test / online examination is to be conducted in the given semester	20 Marks
	02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks
		Presentation	
		Written Document	05 Marks
	03	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities	10 Marks

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## Question Paper Pattern

**External Assessment 60 Marks**

**Marks: 60**

**Duration: 2 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 2 out of 3 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit I)	15 Marks
Q-2	Attempt Any 2 out of 3 A. (Based on Unit II) B. (Based on Unit II) C. (Based on Unit II)	15 Marks
Q-3	Attempt Any 2 out of 3 A. (Based on Unit III) B. (Based on Unit III) C. (Based on Unit III)	15 Marks
Q-4	Attempt Any 2 out of 3 A. (Based on Unit IV) B. (Based on Unit IV) C. (Based on Unit IV)	15 Marks

### 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

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

**Title of Paper: INCOME TAX RETURN (ITR) FILING**

<b>Sr. No.</b>	<b>Heading</b>	<b>Particulars</b>
<b>1</b>	<b>Description the course :</b> <b>Including but Not limited to :</b>	Income Tax Return (ITR) filing is a crucial compliance requirement for individuals and businesses. This course introduces students to the fundamental concepts, legal frameworks, and procedures for filing various ITR forms. It emphasizes practical applications, ensuring students develop the skills needed to assist in tax filing processes within the banking and insurance sectors.
<b>2</b>	<b>Vertical :</b>	VSC
<b>3</b>	<b>Type :</b>	Theory with Practical Illustration
<b>4</b>	<b>Credit:</b>	2 credits
<b>5</b>	<b>Hours Allotted :</b>	30 Hours
<b>6</b>	<b>Marks Allotted:</b>	50 Marks
<b>7</b>	<b>Course Objectives:</b>	<ol style="list-style-type: none"><li>1. To Understand the basics of income tax laws and return filing procedures.</li><li>2. To Identify different types of ITR forms and their applicability.</li><li>3. To Demonstrate proficiency in e-filing of returns using online portals.</li><li>4. To Analyze tax-saving provisions and deductions under the Income Tax Act.</li><li>5. To Apply taxation knowledge in banking and insurance financial planning.</li></ol>

**8 Course Outcomes:**

Upon successful completion of the course, students will be able to:

1. Understand tax compliance and return filing procedures.
2. Assist individuals and businesses in choosing the right ITR forms.
3. Efficiently use online portals for e-filing and compliance tracking.
4. Recommend tax-saving strategies for clients in banking and insurance.
5. Develop practical expertise in taxation for future career prospects.

**9 Modules:-**

**Module 1: Fundamentals of ITR Filing**

**Unit 1: Introduction to Income Tax & Taxpayer Categories:** Basics of income tax, Residential status and tax liability, Overview of taxable income sources

**Unit 2: Types of ITR Forms & Their Applicability:** ITR-1 to ITR-7: Who should file?, Selection of the appropriate ITR form, Common mistakes and consequences of incorrect filing

**Module 2: E-Filing & Tax Planning in Banking & Insurance**

**Unit 1: Online ITR Filing Process:** Steps for e-filing on the Income Tax portal, Documents required for filing, Understanding Form 16, 26AS, AIS & TIS

**Unit 2: Tax Deductions, Exemptions & Compliance in Banking & Insurance:** over view of Section 80C to 80U deductions, Tax implications on insurance policies & banking instruments, Assessment, rectification & refund procedures

**10 Reference Books:**

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

**11 Internal Continuous Assessment: 40%**

**External, Semester End Examination  
60% Individual Passing in Internal and  
External Examination**

**12 Refer annexure :A**

**Refer annexure :B**

# QUESTION PAPER PATTERN

## (External and Internal)

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

### **ANNEXTURE: A**

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

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

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

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

**ANNEXTURE: B****Question Paper Pattern****Credit: 02 (Total 50 Marks)****External = 30 Marks****Duration: 1 Hr.**

Student has to attempt any two questions out of three.

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

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

Student has to attempt any four questions out of six.

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

**Note**

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

AC – 20/05/2025  
Item No. – 5.45 (N) Sem-III 2(a)

**As Per NEP 2020**

## University of Mumbai



<b>Syllabus for Marathi - AEC</b>	
<b>Board of Studies in Marathi</b>	
<b>UG Second Year Programme</b>	
<b>Semester</b>	<b>III</b>
<b>Title of Paper</b>	<b>लेखन कौशल्ये -२ (महाजालावरील लेखन)</b>
<b>Credits</b>	<b>2</b>
<b>From the Academic Year</b>	<b>2025-26</b>

**Syllabus**  
**B.A. (Marathi AEC)**  
**(Semester - III)**

**Title of Paper : लेखन कौशल्ये - २ (महाजालावरील लेखन)**

Sr. No.	Heading	Particulars
1.	अभ्यासक्रमाचे वर्णन : (Description of the Course)	<p>राष्ट्रीय शैक्षणिक धोरण - २०२० विद्यार्थ्यांच्या सर्वांगीण विकासावर (Wholistic Development) भर देते. या धोरणात सर्वांगीण विकासाचा भाग म्हणून क्षमता वर्धन अभ्यासक्रम (Ability Enhancement Course) या स्तंभांतर्गत भाषिक कौशल्य अभ्यासक्रमाचा समावेश करण्यात आला आहे. कला, वाणिज्य व विज्ञान या विद्याशाखांमध्ये अध्ययन करणाऱ्या विद्यार्थ्यांना तिसऱ्या सत्रामध्ये 'आधुनिक भारतीय भाषांचे' अध्ययन अनिवार्य करण्यात आले आहे. सदर क्षमता वर्धन अभ्यासक्रमाचे स्वरूप प्रामुख्याने भाषाकेंद्री असावे, असेही राष्ट्रीय शैक्षणिक धोरणात नमूद करण्यात आले आहे. विद्यार्थ्यांना विविध प्रकारच्या भाषिक कौशल्यांचा तपशीलवार परिचय करून देणे, तसेच ती कौशल्ये आत्मसात करण्याची संधी विद्यार्थ्यांना उपलब्ध करून देणे, ही या अभ्यासक्रमाची महत्त्वाची उद्दिष्टे आहेत. ही उद्दिष्टे लक्षात घेऊन 'लेखन कौशल्ये - २ (महाजालावरील लेखन)' (श्रेयांकने २) या अभ्यासपत्रिकेची आखणी करण्यात आली आहे.</p> <p>आंतरमहाजाल हे एकविसाव्या शतकातील अत्यंत प्रभावी साधन आहे. जगभरातील संगणक एकमेकांशी जोडले जाऊन त्यांचे जाळे तयार झाले आहे. विविध सामाजिक माध्यमस्थळांवर स्वतःचे खाते (अकाउंट) तयार करणे आणि त्यावर मराठी भाषा व देवनागरी लिपीतून लिहिणे, ही समकालीन संपर्क व्यवहारातील आवश्यक बाब झाली आहे. यास अनुसरून आपल्या अभिव्यक्तीला व्यासपीठ मिळवून देणारी अनुदिनी (ब्लॉग) तयार करणे, विकिपीडियावर भोवतालातील भाषा, साहित्य, संस्कृतीशी निगडित माहितीपर व विश्लेषणात्मक नोंदी लिहिणे, सामाजिक माध्यमस्थळांवरील आपल्या खात्यावर सातत्याने अभ्यासपूर्ण लेखन करणे, स्वक्षमतेची निगडित समाजगट / आभासी कट्टे (कम्युनिटी ग्रुप) तयार करणे, या बाबींसाठी आवश्यक सामाजिक माध्यमस्थळ साक्षरता आणि मराठी भाषा व देवनागरी लिपीतून लिहिण्याची क्षमता 'लेखन कौशल्ये - २ (महाजालावरील लेखन)' (श्रेयांकने २) या अभ्यासपत्रिकेच्या अध्ययनातून विद्यार्थ्यांमध्ये निर्माण होईल.</p>

2.	<b>Vertical</b>	<b>Ability Enhancement Course</b>
3.	<b>Type</b>	<b>Theory</b>
4.	<b>Credit</b>	<b>2 Credits (1 Credit = 15 Hours for Theory or 30 Hours of Practical Work in a Semester)</b>
5.	<b>Hours Allotted</b>	30 Hours (AEC या स्तंभांतर्गत शिकविल्या जाणाऱ्या अभ्यासपत्रिकांच्या कार्यभारासंबंधी मुंबई विद्यापीठाच्या दिनांक २३ जुलै, २०२४ च्या NO.AAMS_UGS/ICC/2024-25/19 या परिपत्रकाचा आधार घ्यावा.)
6.	<b>Marks Allotted</b>	50 Marks
7.	<b>अभ्यासक्रम उद्दिष्टे (Course Objectives) :</b>	
	<p>१. महाजालावरील लेखन कौशल्याचे स्वरूप समजावून सांगणे.</p> <p>२. महाजालावर प्रभावी लेखन करण्यासाठी आवश्यक असणाऱ्या तंत्रांचा परिचय करून देणे.</p> <p>३. नेहमीच्या पठडीतील लेखन व महाजालावरील लेखन यांमधील साम्य-भेद स्पष्ट करणे.</p> <p>४. विविध सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित करणे.</p>	
8.	<b>अभ्यासक्रम निष्पत्ती (Course Outcomes) :</b>	
	<p>१. विद्यार्थ्यांना महाजालावरील लेखन कौशल्याचे स्वरूप समजेल.</p> <p>२. विद्यार्थ्यांना महाजालावर प्रभावी लेखन करण्यासाठी आवश्यक तंत्रांचा परिचय होईल.</p> <p>३. विद्यार्थ्यांना नेहमीच्या पठडीतील लेखन व महाजालावरील लेखन यांमधील साम्य-भेद स्पष्ट होईल.</p> <p>४. विद्यार्थ्यांमध्ये विविध सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील.</p>	
9.	<b>अभ्यासघटक (Module) :</b>	
	<b>घटक - १ : सामाजिक माध्यमस्थळांवर मराठी भाषा व देवनागरीतून लेखन (भाग - १)</b>	
	<p>अ) अनुदिनी (ब्लॉग) लेखन आ) विकिपीडियावरील लेखन</p> <p>(६० मिनिटांच्या १५ तासिका, श्रेयांकन १)</p> <p>(सूचना : विद्यार्थ्यांमध्ये उपरोक्त सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील या दृष्टीने शिक्षकांनी सराव करून घ्यावा.)</p>	

घटक -२ : सामाजिक माध्यमस्थळांवर मराठी भाषा व देवनागरीतून लेखन (भाग - २)	
<p>अ) फेसबुक, इन्स्टाग्राम, एक्स यांवरील लेखन  आ) समाज गट (कम्युनिटी ग्रुप), आभासी कट्टे यांवरील लेखन  (६० मिनिटांच्या १५ तासिका, श्रेयांकन-१)</p> <p>(सूचना : विद्यार्थ्यांमध्ये उपरोक्त सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील या दृष्टीने शिक्षकांनी सराव करून घ्यावा.)</p>	
10.	पाठ्य ग्रंथ (Text books) : N. A.
11.	<p>संदर्भ ग्रंथ (Reference Books) :</p> <ol style="list-style-type: none"> <li>१. मराठी व्याकरण आणि लेखन, विनायक गंधे व मीरा जोशी, निराली प्रकाशन, पुणे, २०१२.</li> <li>२. उपयोजित मराठी, (संपा.) केतकी मोडक व अन्य, पद्मगंधा प्रकाशन, पुणे, २०१२.</li> <li>३. मराठी भाषिक कौशल्य विकास, (संपा.) पृथ्वीराज तौर, अथर्व पब्लिकेशन्स, धुळे, २०१८.</li> <li>४. व्यावहारिक मराठी, ल. रा. नसिराबादकर, भाषा विकास संशोधन संस्था, कोल्हापूर, २०२३.</li> <li>५. <i>Aayushi International Interdisciplinary Research Journal</i> (ISSN 2349-638x) Peer Reviewed Journal <a href="http://www.aiirjournal.com">www.aiirjournal.com</a></li> </ol>
12.	<p>Internal Continuous Assessment : 40%</p> <p>External, Semester End Examination : 60% Individual Passing in Internal and External Examination</p>
13.	<p>अंतर्गत सातत्यपूर्ण मूल्यांकन (Internal Continuous Assessment) : २० गुण  अंतर्गत मूल्यांकनाचे स्वरूप (Format of Internal Assessment) :</p> <p>चाचणी परीक्षा / मौखिक परीक्षा / प्रकल्पलेखन / नियतकार्य (Assignment) / सादरीकरण / प्रश्नमंजूषा यांपैकी कोणत्याही पद्धतीचा अवलंब करून अंतर्गत मूल्यमापन करता येईल.  (प्रत्यक्ष उपस्थिती किंवा ऑनलाईन)</p>

14. बहिरगत परीक्षा (External Examination) : ३० गुण (वेळ : एक तास)

बहिरगत परीक्षेच्या प्रश्नपत्रिकेचे स्वरूप (Format of Question Paper) :

१. प्रत्येकी १५ गुणांचे एकूण तीन प्रश्न विचारावेत. त्यांपैकी विद्यार्थ्यांनी कोणतेही दोन प्रश्न सोडवावेत.
२. पहिले दोन प्रश्न दीर्घोत्तरी स्वरूपाचे असावेत. दोन्ही घटकांवर आधारित १५ गुणांचे अंतर्गत पर्याय असलेले दोन प्रश्न विचारावेत.
३. तिसरा प्रश्न हा घटक क्रमांक एक व दोनवर आधारित १५ गुणांचा वस्तुनिष्ठ स्वरूपाचा असावा. प्रत्येक घटकावर दहा याप्रमाणे एकूण बीस प्रश्न विचारावेत. विद्यार्थ्यांनी कोणतेही पंधरा प्रश्न सोडवावेत.

Sd /-

Sd/-

Sd/-

Sd/-

Sign of the BOS  
Chairman  
Prof. Dr. Satish  
Kamat  
Board of Studies in  
Marathi

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

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

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

As Per NEP 2020

# University of Mumbai



## Syllabus for Field Projects (FP)

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

Faulty of Commerce & Management

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

Semester

III

Duration

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

From the Academic Year

2025-26

**Name of Faculty:-** Commerce & Management

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

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

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

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

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

## Evaluation Chart

(i) Internal Evaluation by Guide (Marks 20)

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

(ii) External Evaluation (Marks 30)

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

*Sunil Karve*

\_\_\_\_\_  
Chairman  
BoS  
Dr Sunil karve

\_\_\_\_\_  
Associate Dean

\_\_\_\_\_  
Dean

## As Per NEP 2020

# University of Mumbai



### Syllabus for CC

Ad- hoc Board of Studies in N.C.C./N.S.S./Sports Co-Curricular

UG First Year Programme – National Service Course

Semester	III & IV	
Title of Paper	Sem	Credits
Study of Indian Social Reformers	III	2
Youth and Disaster Management	IV	2
From the Academic Year		2025-26

# UNIVERSITY OF MUMBAI

## Semester III

(w.e.f. June, 2025)

Sub: - NSS- Study of Indian Social Reformers

Credits: 02

Lectures: 30

Marks:50

Unit Number	SEMESTER 3 Title of the Unit	No. of Lecture	No. of Credits
1	<b>History of Social work in India</b>	15	1
	Social Reformers: Definition, concept and Nature		
	History of Indian Social Reformers		
	Characteristics Indian Social Reformers - Pre-Post Independence		
	<b>Skills for NSS volunteers:</b>		
	<b>Soft Skills for NSS Volunteers</b> – Communication skills, Public speaking skills, Body Language, Content writing, Resume writing.		
	<b>Life Skills</b> – problem solving, Empathy, coping with emotions, self- Awareness and inter personal skills.		
2	<b>Contributions of Social Reformers</b>	15	1
	• Mahatma Gandhi		
	• Swami Vivekanand		
	• Sant Gadge Baba		
	• Mahatma Jyotiba Phule		
	• Rajshri Shahu Maharaj		
	• Baba Amte		
• RajaRam Mohan Roy			

### References –

- 1) Fadake G. D., (Sampadak) – Mahatma FuleSamagraWangmaya.
- 2) Salunkhe P.B., (Sampadak) – Mahatma FuleGouravGranth.
- 3) NarkeHari,(Sampadak) -Mahatma Fule :ShodhachyaNavyaWata.
- 4) Bhosale S. S., (Sampadak) –Krantisukte: RajarshiChhatrapatiShahu
- 5) PawarJaysingrao, (Sampadak) –RajarshiShahuSmarakGranth
- 6) Dr. BabasahebAmbedkarlekhanaaniBhashanekhand 18, Bhag –1,2,3.
- 7) ToksalePrjecta -VyavysaikSamajkarya

- 8) Dr. V.C. Dande : National Service Scheme Review
- 9) Joshi V.N.-BhartiyTatvdnyanachabruhadItihas, Khand10
- 10) YadiIndumati -BharatratnaShendgeDipak (Anuwad) -MadarTeressa.
- 11) Marathi Vishwakosh, Khanda12.
- 12) Bhagat R.T. - Swami VivekanandTeAcharyaVinoba.
- 13) ShethPurushottam, KhambeteJayashri, Mane ShailajaRashtriyaSevaYojna
- 14) MishrAnupam - AajBhikharehaiTalab(Hindi)
- 15) ThotePurushottam-SamajkaryachiMultatve
- 16) Bhide G.L.,MaharashtratilSamajSudharanechaItihaas