Smt. P. D. Hinduja Trust's

K. P. B. HINDUJA COLLEGE OF COMMERCE

• NAAC Re-accredited with "A+" Grade CGPA: 3.59 •

Autonomous Minority Institution
(Affiliated to University of Mumbai)

Sindhi Linguistic Minority Institution

REGISTERED ADDRESS:
315, New Charni Road, Charni Road East,
Opera House, Girgaon, Mumbai, Maharashtra 400004

CURRENT ADDRESS:
Sadhana House, 570 Pandurang Budhkar Marg,
Behind Mahindra Towers, Worli, Mumbai - 400018

CONTACT DETAILS:
Tel: 022-4098-9000 (100 Hunting lines)

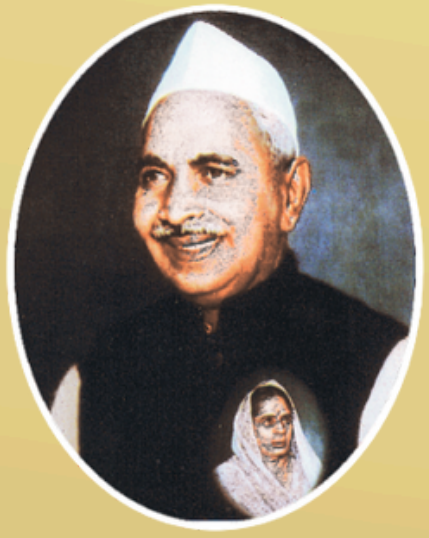
EMAIL:
info@hindujacollege.com

WEBSITE:
www.hindujacollege.edu.in/

HANDBOOK

2026–2027

Founder
Shri. Parmamand Deepchand Hinduja (1901 -1971)



Shri. Parmanand Deepchand Hinduja was a harmonious blend of philanthropy and mercantile activities. He believed in setting aside a portion of the profits from his businesses for charitable activities, especially in the fields of education and healthcare which he considered to be the fundamental right of every human being. His social consciousness, vision and magnanimity inspired the establishment of K.P.B. Hinduja College of Commerce in 1974.

We, at the College remain inspired by the great soul and commit ourselves to be steered by his fundamentals :

Work to Give

A Word Is a Bond

Act Local, Think Global

Partnership for Growth

Advance Fearlessly

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Managing Trustees



Shri. Prakash P. Hinduja
Chairman, Hinduja Group (Europe)



Shri. Ashok P. Hinduja
Chairman, Hinduja Group of Companies (India)



Mr. Shom A. Hinduja
President,
Alternative Energy and Sustainability,
Hinduja Group



Mr. Prashant Asher
Independent Director



Namrata Hinduja

Principal's Message



Dear Students,

It gives me immense pleasure to welcome you to K.P.B. Hinduja College of Commerce, an institution known for academic excellence, values-based education, and holistic development. As you begin this exciting new chapter, I warmly welcome you to a campus that nurtures talent, encourages innovation, and prepares students for a changing world.

Established in 1974, Hinduja College is guided by the inspiring philosophy of our founder, Shri Parmanand Deepchand Hinduja: "My Dharma is to work so that I can give." This spirit of service and dedication continues to shape our vision.

At Hinduja College, we are committed to creating a student-centric environment with strong industry connect and a global outlook. Along with academics, we encourage participation in leadership opportunities, cultural activities, sports, social outreach, and skill-building initiatives for all-round growth.

This brochure has been designed as a ready-reckoner for first-year students. It introduces you to the college's history, values, committees, student bodies, and important details about your programme. We hope it will guide you as you begin your college journey.

I encourage each one of you to dream big, remain curious, work hard, and make meaningful contributions to society. Your years at Hinduja College will be a journey of learning, friendships, self-discovery, and growth.

I wish you every success and a memorable student life ahead.

Prof (Dr.) Navin M. Punjabi



- *Overview of the Student Handbook*
- *Motto, Vision and Mission of the College*
- *Infrastructure Facilities*
- *Genesis of the College*
- *College Committees*
- *B.B.I. Course Details*
- *Autonomy & NEP*
- *Code of Conduct for Students*
- *Overview of the Student Handbook*
- *Hinduja Foundation Prizes & Scholarships*
- *Campus Location & Access*
- *Programme Details*
- *Student Support Services*

Overview of The Student Handbook

Welcome to K.P.B. Hinduja College of Commerce — your gateway to a vibrant and enriching academic journey. This handbook serves as your comprehensive guide to understanding everything our institution has to offer.

Designed to help you make informed decisions, it provides valuable insights into our academic programs, core values, campus culture, and the wide range of opportunities available for your intellectual and personal growth.

It provides essential information on academics, and student life, helping you begin your journey with confidence. At Hinduja College, we believe informed and motivated students are key to a rewarding educational experience, and this guide is your first step toward a rewarding and successful educational experience with us.



Motto, Vision & Mission of the College

MOTTO

Guided by its motto, “Character is Supreme,” the College aligns all its activities toward holistic student development. It is committed to nurturing character and personality without discrimination, instilling secular values such as integrity, social justice, ethics, and reason, and fostering resilience to face life’s challenges.

The College also prepares students for diverse careers in business by providing quality education, career direction, and a broad, humane outlook, enabling them to take on responsible roles in banking, finance, media, management, and industry.



To empower students not only to excel but also to outshine.



To inculcate the values of hard work, diligence and determination and above all, the will to succeed through a holistic and multi-pronged approach.



K.P.B. Hinduja College of Commerce, established in 1974 by the visionary industrialist Late Shri Parmanand Deepchand Hinduja, reflects his philanthropic commitment to education and healthcare as fundamental human rights. Recognized as a premier institution in Mumbai, the College has received several accolades, including the University of Mumbai's 'Best College Award' (2010–11) and the UGC's 'College with Potential for Excellence' status (2016). It was re-accredited with an 'A+' Grade by NAAC in 2017 and granted autonomous status from 2022–23, with NEP 2020 implemented from 2023–24.

With over 6,000 students, 70 full-time and 45 visiting faculty, the College offers 15 academic programmes from junior college to postgraduate and doctoral levels. It is dedicated to preparing students for responsible careers in commerce, banking, insurance, and industry. To achieve its goals, the College emphasizes excellence in academics alongside industry-oriented skill development. It offers a range of value-added courses such as Diamond Cutting, Cyber Law, Stock Market Operations, CFP, Entrepreneurship, Digital Media Marketing, Event Management, ERP, CRM, and Computer Applications. Students are also exposed to the real world of commerce through guest lectures by industry experts, industrial visits, field trips, and internships.

Aligned with its motto, "Character is Supreme," the College fosters social responsibility through extension activities like NSS, NCC, DLLE, and the Nature Club, nurturing commitment, service, and responsible citizenship among students.

"In the world of business, the only constant is change. Embrace it, adapt to it, and thrive in it."

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AUTONOMY & NEP



About Autonomy:

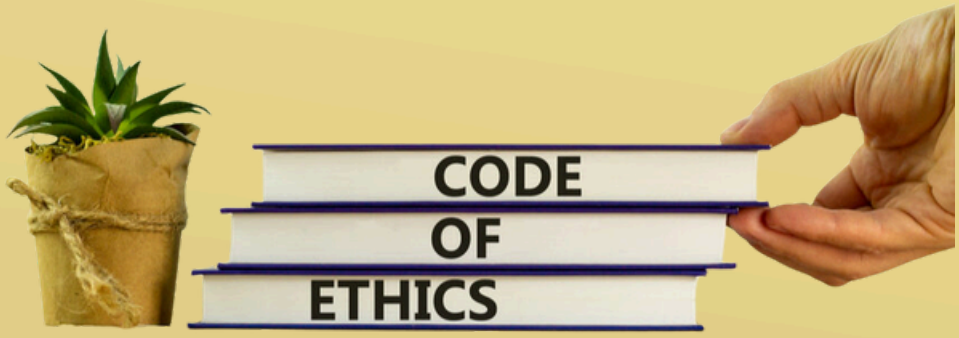
K.P.B. Hinduja College of Commerce was granted Autonomous Status by the UGC in July 2022, enabling it to design and update curricula in line with evolving industry and societal needs. The College actively promotes research among faculty and students, while also encouraging community service, extension activities, and socially relevant projects.

National Education Policy (NEP) 2020:
In line with directives from the Government of Maharashtra, the College implemented NEP 2020 from the academic year 2023–24, following UGC guidelines (12 December 2022) and the Government Resolution dated 20 April 2023.

Salient Features of NEP 2020

- Multidisciplinary Learning: Offers a flexible curriculum that enables students to choose subjects across disciplines, bridging arts, humanities, sciences, and commerce.
- Critical Thinking Focus: Emphasizes conceptual clarity and analytical skills over rote learning.
- Skill & Vocational Development: Integrates practical skills and vocational training to enhance employability and promote entrepreneurship.
- Assessment Reforms: Adopts continuous, competency-based evaluation for a more holistic assessment of student learning.
- Inclusion and Equity: Promotes equal access to quality education, addressing gender and social disparities and supporting marginalized groups, including students with disabilities.
- Research and Innovation: Encourages a strong research culture through dedicated centres and active student–faculty engagement in innovation.
- Internationalization: Enhances global exposure through academic collaborations, exchange programmes, and international partnerships.
- Implementation: NEP 2020 is being introduced in phases across institutions, including the University of Mumbai, laying the foundation for a more inclusive, flexible, and future-ready education system.

Conduct and Ethics



Behavior

In our College, behavior and professionalism go hand in hand. We prioritize a culture of respect, integrity, and collaboration. Your behavior in the College is not only a reflection of yourself but also a representation of our collective commitment to excellence.

- Minimum 75% attendance in lectures in each subject is mandatory according to Ordinance No. 6086 of the University of Mumbai. Disciplinary action will be taken against students defaulting in attendance.
- Punctuality in attending lectures must be observed by students. Students must join the class within the first 05 minutes of the commencement of the lecture.
- A Notepad/Notebook and Pen must be carried by students to take down notes and instructions.
- Students are expected to be dressed appropriately during lectures.
- During offline lectures students must mute their mobile phones and during online lectures they must mute their microphones unless instructed otherwise by the faculty.
- Students must keep their camera on throughout an online class.
- In an online class, students may either type their queries in the 'Chat' window or use the option of the 'Raised Hand' feature.
- Any kind of indiscipline or use of improper language in the classroom is strictly prohibited and will warrant firm disciplinary action.

Together, let's create an environment where everyone feels valued, supported, and inspired to bring their best selves to the Institution each day.

Conduct and Ethics



Attendance

Students must attend all lectures, tutorials, and practicals as per University of Mumbai regulations, with a minimum of 75% attendance each semester. Failure to maintain the required attendance, including prolonged absence in any month, may lead to disciplinary action, including removal from the College Roll.

Discipline

Students must carry a valid Identity Card at all times; failure to do so may lead to denial of entry and loss of access to college facilities. In case of loss, a written request must be made to the Principal for a duplicate card.

Students are expected to maintain discipline, respect college property, and keep the परिसर clean. Unauthorized communication with the press regarding college matters is prohibited. Misconduct or indiscipline may result in strict action, including expulsion. Smoking, spitting, and the use of mobile phones on campus are strictly prohibited. Students must be neatly and modestly dressed, and adhere to all University rules.

ANTI – RAGGING

RAGGING IS AN OFFENCE WHICH WILL BE DEALT WITHFIRMLY, RAGGING IS PUNISHABLE UNDER THE 'MAHARASHTRA PREVENTION OF RAGGING ACT'.

The Prohibition of Ragging Act

Ragging is strictly prohibited as it violates fundamental rights and is punishable under law. As defined by the Hon'ble Supreme Court of India, ragging includes any form of verbal, written, or physical conduct that causes harassment, humiliation, psychological harm, or fear among junior students. It includes acts such as forcing juniors to perform tasks, do menial work, answer vulgar questions, view inappropriate content, or engage in activities causing physical or mental harm. Any such behavior will invite strict disciplinary action.

Hinduja Foundation Prizes & Scholarships



- To enthuse students to excel in academics, sports and cultural activities and instill in them a spirit of healthy competition, as well as to inculcate habits of discipline and regularity, generous Prizes and Scholarships of Rs. 7.5 lakhs have been instituted by the Hinduja Foundation for every academic year. The prizes cover a broad spectrum of achievements which include:
- Best Student of the Year Award (Female)
- Best Student of the Year Award (Male)
- Best Class Representative
- Best Sportsman
- Best Sports woman
- Best Athlete of the College
- Best N.S.S. Volunteer
- Best DLLE Volunteer
- Best N.C.C. Cadet
- Best Student Organizer
- Best Rotaractor



- Hinduja Academic Excellence Award for Consistent Performance throughoutF.Y.B.Com., S.Y.B.Com., and T.Y.B.Com., and in the Self-Finance Courses; B.Com(Accounting and Finance), B.Com(Banking and Insurance), Bachelor of Management Studies, Bachelor of Mass Media, B.Sc.(Information Technology), B.Com(Financial Markets),B.Com(Transport Management) and B.Com(Investment Management)
- The Highest Grade in Each Class
- The Highest Marks in Each Subject
- Outstanding Performance in Cultural Activities.

N.B.

- Repeaters and A.T.K.T. students are not eligible for scholarships and freeships.
- Only students whose attendance is satisfactory and good conduct are eligible for Hinduja Foundation Prizes and Scholarships.
- Students are eligible for the Hinduja Foundation Award provided they continue their studies in this college.
- Details of various freeships and scholarships instituted by the Government will be displayed on the college notice-board.

STUDENT SUPPORT SERVICES



Ms. Asha Ambani
Counsellor

Office

The College Office functions from 9-30 a.m. to 4-30 p.m. on all working days.

Train & Bus Concession Forms

Students seeking train and bus concession forms are required to contact Ms. Yogita S. Humane in the College Office. Forms will be issued during office hours from 10:30 a.m. to 1:30 p.m. on all working days.

Academic Transcripts

Students requiring Academic Transcript should contact the respective staff. Forms will be issued during office hours from 10:30 a.m. to 4:30 p.m. on all working days.

Ms. Kiran S. Dikwalkar
Jr. Clerk
(Aided Section)

Ms. Yogita S. Humane
Jr. Clerk
(Self-Financing Section)

Mr. Sanjiv A. Nikam
Jr. Clerk
(Junior College)

Student Counselling Services

The College provides access to a qualified counsellor to support students' emotional well-being and personal development. Students are encouraged to seek guidance on academic, personal, or emotional concerns. All interactions are handled with strict confidentiality, ensuring a safe and supportive environment for every student. The counsellor is available on Mondays and Fridays from 11:30 a.m. to 2:30 p.m.

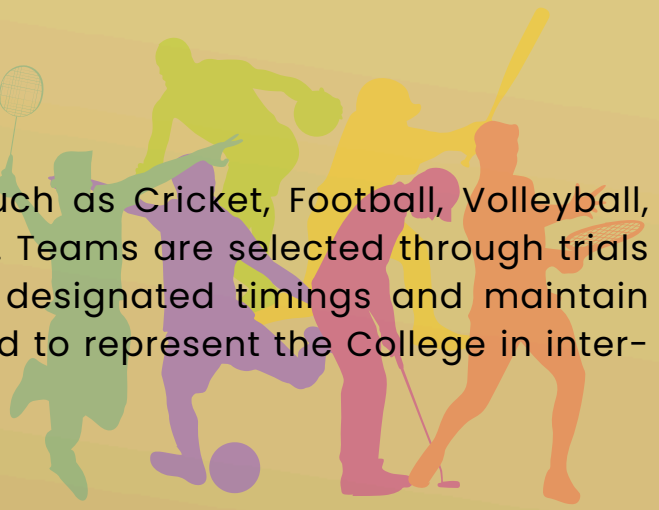
INFRASTRUCTURE FACILITIES



Library

The College Library is well-equipped with the latest publications in commerce, along with books of general interest, journals, periodicals, and newspapers. It is open from 7:00 a.m. to 6:00 p.m. on all working days, and access is permitted only with a valid ID card. Students must return issued books on time to avoid fines. Reference materials, question papers, periodicals, and newspapers are for reading within the library only. Maintaining silence and following library rules, as notified, is mandatory.

Gymkhana



The College provides facilities for sports such as Cricket, Football, Volleyball, Table Tennis, Chess, Carrom, and Throwball. Teams are selected through trials based on merit. Students must adhere to designated timings and maintain discipline. Selected students are encouraged to represent the College in inter-collegiate and external competitions.

Canteen

The College canteen offers hygienic food at reasonable prices.





COLLEGE COMMITTEES



STATUTORY COMMITTEES	
DLLE (Extension Work)	N.S.S.
Examinations Committee	Students' Council & Extra Curricular Activities
IQAC	Unfair Means Enquiry Committee
N.C.C	
NON- STATUTORY COMMITTEES	
Academic Calendar	Marathi Mandal
Accountancy Association	Mentoring Committee
Add-on Courses	P.T.A.
Admission Committee	Placement Cell
Alumni Association	Planning and Evaluation Committee
Anti-Ragging Cell	Planning Forum
Attendance & Discipline	Prospectus
CAS Co-ordination Committee	Remedial Teaching (for Slow Learners)
CIC (College Internal Committee)	Research Cell
College Grievance Redressal Committee	Rotaract
Commerce Association	SC/ST Welfare
Counselling Centre	Selection & Prize Distribution
Faculty Welfare & Activities Co-Ordinator	Special Cell (For Students with Special Needs)
Gymkhana, Hiking And Nature Club	Student Welfare & Career Counselling
Library Committee	Study Circle (For Competitive Exams)
Literary & Debating Society	Time Table Committee
Magazine Committee	Women's Development Cell



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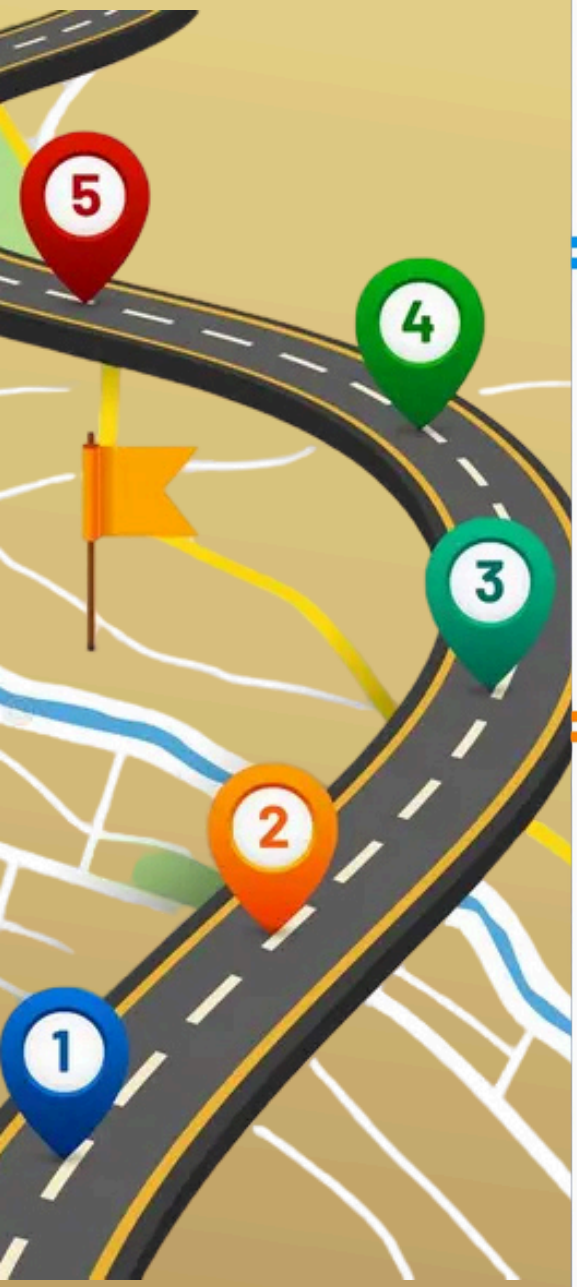
CAMPUS LOCATION AND ACCESS

The new campus of K.P.B. Hinduja College of Commerce is located at Sadhana House, 570 Pandurang Budhkar Marg, behind Mahindra Towers, Worli, Mumbai – 400018. The campus is well-connected through multiple modes of public and private transport, ensuring convenient accessibility from different parts of Mumbai.



Navigating to the New K.P.B. Hinduja College Worli Campus

Metro Aqua Line (Metro Line 3)

Worli Metro Station (Aqua Line)
10 min walk
(approx. 10 mins)

Sadhana House
K.P.B. Hinduja College of Commerce

10 min Walk
(approx. 10 mins)

BEST Bus Routes From South Mumbai
28, 83, 85, 87, 305, A-62, 86, 88

Nearby Bus Stops
- Kurne Chowk (Mahindra Towers)
- Doordarshan Bus Stop

Mahindra Towers

Western Line

Prabhadevi Station

Shared Taxi or AC Bus

AC Bus
A-167

Find us on Google Maps

Shared Taxi or AC Bus

AC Bus
A-167

Central Line

Parel Station

No Auto-Rickshaws Allowed
Auto-rickshaws cannot enter South Mumbai. Use four-wheeled taxis for point-to-point travel.

Private Transit Solutions

Citi Flo
Premium AC buses with multiple routes across Mumbai.

Smart Parking Solutions
Avoid street parking. Use authorized lots via BMC Raheja Artesia or the Park+ app.

K.P.B Hinduja College, Worli | Sadhana House, Pandurang Budhkar Marg, Behind Mahindra Towers, Worli, Mumbai - 400018

Designed for easy navigation

B.B.I
BACHELOR OF BANKING & INSURANCE





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KNOW YOUR PROGRAMME

B.B.I.

BACHELOR OF COMMERCE (BANKING & INSURANCE)

ELIGIBILITY & PASSING CRITERIA

Candidates seeking admission to BBI must have passed Std. XII (or equivalent) from Arts, Science, or Commerce streams.
All admitted students must register with the University of Mumbai.

PASSING STANDARD (NEP 2020)

Students must secure a minimum of 40% separately in both internal and external assessments to pass, with combined marks determining the final result.

CREDIT SYSTEM

The University of Mumbai has introduced the credit system in all the Central, State & Deemed learning centres in the country, under the Universities Five Year Plan.

PERFORMANCE GRADING SCALE

Marks range out of 100	Grade and Grade Description	Grade Points
90 TO 100	**O:** Outstanding	10
80 TO 89.99	**A+** Excellent	9
70 TO 79.99	**A:** Very Good	8
60 TO 69.99	**B+**: Good	7
55 TO 59.99	**B:** Above Average	6
50 TO 54.99	**C:** Average	5
40 TO 49.99	**P:** Pass	4
39.99 OR BELOW	**F:** Fail	0

The performance grading shall be based on the aggregate performance of the Internal Assessment Test and the Semester End Examination.

KNOW YOUR PROGRAMME

B.B.I.
BACHELOR OF COMMERCE (BANKING & INSURANCE)

College examinations are compulsory for all students. No student will be granted any Scholarship, Freeship, Concession or any other similar facilities, unless among other conditions, he/she shows satisfactory performance at various examinations.
Any Student found guilty of copying or using unfair means, directly or indirectly in an examination may be denied admission to any class again besides being liable for prosecution. FY/SY students will be promoted to SY/TY respectively after considering the passing standard prescribed as per the University guidelines received from time to time.

Scheme of Examination

1) Degree - Self Financed Programmes

Credit	Semester End Examinations	Internal Examinations
4	60 Marks	40 Marks
2	30 Marks	20 Marks

***NB: Internal Assessment includes tests, presentations, field-based assignments, projects etc.

ATKT Examination: -
There will be ATKT / Repeaters examination for those who failed and Makeup Examination for those who remained Absent on Medical ground.

Revaluation & Verification: -
Rules & procedures for providing photocopies of answer books to the examinee and process of revaluation of the answer books of the examinee who apply for revaluation will be as per university circular from time to time.

STRUCTURE OF THREE-YEAR B. COM COURSE: F.Y. B.B.I.

The following table provide details of the courses for the Academic Year 2026-27. Each semester, students are expected to earn a total of 22 credits, as per the guidelines of the Maharashtra State.

FYBBI					
Semester I			Semester II		
Category	Course Name	Credits	Category	Course Name	Credits
MAJOR 01	Principles & practices of Banking & Insurance	4	MAJOR 01	Environment & Management of Financial Services	4
MAJOR 01	Financial Accounting-I	2	MAJOR 02	Financial Accounting-II	2
OPEN ELECTIVE 01	Quantitative Methods-I	2	MINOR	Organizational Behavior	2
OPEN ELECTIVE 02	Micro-Economics	2	OPEN ELECTIVE 01	Audit in Banking & Insurance	2
COURSE SKILLS VOCATIONAL	Digital Fluency for Banking & Insurance	2	OPEN ELECTIVE 02	Business Law	2
SKILL ENHANCEMENT COURSE	Enterprise Resource Planning and Communication Technology	2	VOCATIONAL SKILLS COURSE	Entrepreneurship, Innovation & Startup Development	2
ABILITY ENHANCEMENT COURSE	Advanced Communication Skills in English – I	2	SKILL ENHANCEMENT COURSE	Intellectual Property Rights	2
VALUE EDUCATION COURSE	Introduction to Sustainabilituy & ESG	2	ABILITY ENHANCEMENT COURSE	Advanced Communication Skills in English – II	2
INDIAN KNOWLEDGE SYSTEM	Human Rights in Banking & Insurance	2	VALUE EDUCATION COURSE	Leadership Skill	2
Co-Curricular Courses	Co-Curricular Course(CC)	2	Co-Curricular Courses	Co-Curricular Course(CC)	2

STRUCTURE OF THREE-YEAR B. COM COURSE: S.Y. BBI

The following tables provide details of the courses for the **Academic Year 2026-27**. Each semester, students are expected to earn a **total of 22 credits**, as per the guidelines of the Maharashtra State.

SYBBI					
Semester III			Semester IV		
Category	Course Name	Credits	Category	Course Name	Credits
MAJOR 01	Marketing in Banking & Insurance	4	MAJOR 01	CRM in Banking & Insurance	4
MAJOR 02	Financial Management -I	4	MAJOR 02	Financial Management -II	4
MINOR 01	Financial Market	4	MINOR 01	Wealth & Financial Management	4
Open Elective 01	Management Accounting	2	Open Elective 01	Monetary Economics	2
VOCATIONAL SKILL Course	Risk Management	2	VOCATIONAL SKILL Course	Corporate Law	2
Ability Enhancement Course	Hindi - I/ Marathi - I/Sindhi -I	2	Ability Enhancement Course	Hindi - II/ Marathi - II	2
Skill enhancement course	I.T In Banking & Insurance	2	Field project	Field project (FP)	2
Co-Curricular Courses	Co-Curricular Course (CC)	2	Co-Curricular Courses	Co-Curricular Course (CC)	2

Note:

As per the **National Education Policy 2020**, after completing the third year of undergraduate study, a student may opt to pursue the **fourth** year either as an **Honours programme** or as an **Honours with Research specialization track**, depending on their academic interests and career aspirations.

After completing the fourth year of undergraduate education, students can directly pursue a **postgraduate degree** by successfully completing **two semesters (1 year)** of advanced coursework, along with research projects in their domain of specialization.

STRUCTURE OF THREE-YEAR B. COM COURSE: T.Y. BBI

The following table provide details of the courses for the Academic Year 2026-27. Each semester, students are expected to earn a total of 22 credits, as per the guidelines of the Maharashtra State.

TYBBI					
Semester V			Semester VI		
Category	Course Name	Credits	Category	Course Name	Credits
MAJOR 01	International Banking & Insurance	4	MAJOR 01	Central Bnaking	4
MAJOR 02	Financial Reporting & Anlysis	4	MAJOR 02	Security Analysis & Portfolio Mangament	4
MAJOR 03	Buisness ethics & Corportae Governance	4	MAJOR 03	Human resource Managment In Banking & Insurance	4
MINOR 01	Auditing-I	4	MINOR 01	Auditing-II	4
VOCATIONAL SKILLS COURSE	Financial Services Management	2	MINOR 02	Turnaound Management	2
FIELD PROJECT (FP)	Field project	2	On-The-Job Training (OJT)	On-The-Job Training (Internship)	4
COMMUNITY ENGAGEMENT PROJECT S (CEP)	Community Engagement Project	2			

Note:

As per the **National Education Policy 2020**, after completing the third year of undergraduate education, students can directly pursue a **postgraduate degree by successfully completing two semesters (1 year)** of advanced coursework, along with research projects in their domain of specialization.

PROGRAMME DETAILS

A

Programme Overview
Name, Overview of the programme
Brief Introduction

B

Programme Details
Programme Outcomes (POs)

C

Faculty Profile
Name
Qualification Experience
Specialization Brief profile

D

Research and Publications
Areas of Research
Publications
Funded Research Projects

E

Faculty & Subject Details
BBI Subjects & Faculty Details

F

Best Practices & Future Plans
Unique initiatives of your Programme
Innovative teaching or research practices
Academic expansion
Research goals

Contact Details

- **Dr. Rashmi Maurya - Programme Coordinator**
- **roshmi.maurya@hindujacollege.com**

A. PROGRAMME OVERVIEW

About B.Com (Banking & Insurance)

The Department of B.Com (Banking and Insurance) is dedicated to equipping learners with specialized knowledge and competencies in the fields of banking, insurance, the broader financial sector, and financial technology (FinTech). The program is thoughtfully designed to incorporate current developments and emerging trends at both domestic and global levels, ensuring that students remain aligned with industry standards. The curriculum is carefully structured to develop a wide range of professional skills, including analytical abilities for financial statement analysis, underwriting expertise, risk management, credit analysis, investment evaluation, and sustainability assessment. In addition, the program emphasizes the development of leadership capabilities, effective professional communication, and ethical decision-making.

Recognizing the growing impact of technology, the course also integrates the application of Artificial Intelligence in banking, insurance, and financial decision-making processes, preparing learners for the evolving digital landscape. To enhance industry readiness, the program adopts a practical approach through hands-on training, case studies, and exposure to real-world financial environments, including industry visits. This blend of theoretical knowledge and experiential learning ensures that students are well-prepared to meet professional challenges.

The Department of Banking and Insurance plays an important role in the overall development of students by providing quality education, practical knowledge, and opportunities for personality enhancement. The department is committed not only to academic excellence but also to nurturing the hidden talents and potential of students in various fields.

Along with classroom learning, the department encourages students to actively participate in sports, cultural activities, seminars, workshops, and other co-curricular events. These activities help students develop leadership qualities, teamwork, communication skills, confidence, and discipline, which are essential for their personal and professional growth.

The department continuously motivates and supports students to showcase their talents at college, university, state, and national levels. By creating a positive and encouraging environment, the Department of Banking and Insurance aims to shape students into skilled, responsible, and well-rounded individuals capable of contributing effectively to society and the financial sector.

Upon successful completion of the program, graduates can pursue diverse career opportunities such as Insurance Advisor or Underwriter, Financial Advisor, Portfolio Manager, Financial Analyst, Investment Consultant, Risk Manager, and Banking Officer.

B. PROGRAMME DETAILS

B.B.I.
B.COM (BANKING & INUSRANCE)

Programme Outcomes (POs):

PO1: Provide students with a comprehensive understanding of the general concepts, principles, theories, and legal aspects related to banking and insurance.

PO2: Develop fundamental knowledge of banking and insurance operations, including banking procedures, insurance regulations, risk management, financial services, and investment practices. Enhance awareness of the functioning of financial institutions and the legal framework governing banking and insurance activities.

PO3: Help students to demonstrate the practical application of learned concepts and principles in real-life situations. Develop analytical, quantitative, and problem- solving skills required for effective decision-making in financial and business environments. Through practical exposure and case-based learning, enable

PO 4: Help students to evaluate financial scenarios, manage risks, and apply banking and insurance knowledge professionally and efficiently. Enable students to understand integrated strategies, tools, and techniques used to address emerging opportunities and challenges in the banking and insurance sectors. Develop adaptability to the global financial environment by building understanding of changing trends in global banking, insurance, fintech, and financial markets, thereby preparing students to meet evolving industry requirements and dynamic business conditions.

PO5: Prepare students for employment and entrepreneurship opportunities in banking, insurance, and financial services sectors. Develop the skills and knowledge required for careers in banks, insurance companies, financial institutions, and investment firms, while also encouraging entrepreneurial thinking to identify and manage business opportunities in the financial and insurance industry.

C. FACULTY PROFILE



Name
Dr. Rashmi Mautya

Designation:
Assistant Professor & Prog. Coordinator of BBI , M.Com (B&F)

Qualification:
Ph.D., M.Phil, M.Com , NET

Specialization
Accountancy

Experience:
12 years (Teaching)

Email:
rashmi.maurya@hindujacollege.com

Dr. Rashmi Maurya is Ph.D. (Commerce) from S.N.D.T. Women's University, Mumbai. She has teaching and research experience of more than sixteen years. Her area of teaching is accountancy & Finance. She has published more than 19 research papers in various states, national and international conferences.

She has been resource person, judge in various research competitions. She is mentoring students in area of research. She is recipient of Vocational Excellence Award 2020 in Education by Rotary Club of Mumbai West Coast (For taking up community development projects) and Shiksha Ratan award from Prithvi Abhudaya Educators Association, India. She is State Director (Maharashtra), For Global Forum for Sustainable Rural Development (GFSRD) and Individual SPSC Ambassador and Executive Council Member (Sustainable Procurement & Supply Chain Ambassador, U.K.) also she is awardee of one Indian Patent and one Australian Patent.

She is research guide in Accountancy for Ph.D. & M.Phil. under University of Mumbai (Center K.P.B.Hinduja College of Commerce). To extend the knowledge towards Sustainable Development goal she has completed skill based certificate progammes such as ESG Job Simulation certificate progarmme and examination under Tata Consultancy and Forage, BCG Climate & Sustainability Job Simulation, Forage ,Doing Business Without Bribery Transparency International, U.K. (online) and Impact Measurement & Management for the SDGs from Duke University(Online).

C. FACULTY PROFILE



Name:
Dr. Pooja Talreja

Designation:
Assistant Professor

Qualification:
Ph.D. Mcom. NET, MBA - HR

Specialization:
Commerce

Experience:
19 years of teaching experience

Email:
pooja.talreja@hindujacollege.com

Dr. Pooja M. Talreja is an accomplished academician and Assistant Professor at K.P.B. Hinduja College of Commerce, Mumbai, with over 19 years of experience in teaching, mentoring, and academic administration. She holds a Ph.D. from the University of Mumbai and an MBA in Human Resources, and has qualified the UGC-NET examination in her first attempt. Her academic expertise spans across key areas of commerce and management, including Human Resource Management, Organizational Behavior, Entrepreneurship, Financial Services, Marketing, and Business Ethics. She has taught across multiple undergraduate programs such as Banking & Insurance, Accounting & Finance, and Financial Markets, and is recognized as a postgraduate teacher (M.Com) under the University of Mumbai.

Dr. Talreja has held significant academic leadership roles, notably serving as the Coordinator for the B.Com (Banking & Insurance) program for over a decade. She has also contributed to curriculum development and university assessment processes as a paper setter and chairperson. A committed educator, she emphasizes interactive teaching methodologies and holistic student development. She has actively organized academic initiatives including workshops, guest lectures, and industrial visits to premier institutions such as the National Stock Exchange (NSE) and the Reserve Bank of India (RBI), enriching students' practical exposure. Her research interests lie in tourism and management, with her doctoral research focusing on tourist attractions in Mumbai. She has presented research papers at various national and international conferences and has participated in several UGC and ICSSR-sponsored workshops on research methodology and analytical techniques.

Dr. Talreja's excellence in teaching has been recognized with the Best Teacher Award (Self-Financing Section). She is known for her strong communication skills, student-centric approach, and dedication to academic excellence.

C. FACULTY PROFILE

Name:
DR. Nitin Bharaskar

Subjects taught:
English

Educational qualifications:
MPh.D., Mphil, MC.J..

Years of experience:
18 years (teaching)

Email:
nitin.bharaskar@hindujacollege.com



Dr. Bharaskar Nitin Hiralal Vatchalabai Bharaskar is an eminent academician and dedicated teacher associated with the college since 2008. He is a graduate and postgraduate in MCJ and has further enriched his academic journey by earning an M.Phil. and a Ph.D. in English. He is also an officially recognized Ph.D. Guide in English at the University of Mumbai. With extensive teaching experience, Dr. Bharaskar has been guiding students in subjects related to Communication in English and allied areas. He is known for preparing and grooming students for national as well as international academic platforms through his student-centric and practical teaching approach.

His areas of expertise include Cultural Studies and Translation Skills. As a research guide, he particularly encourages and mentors scholars working in the field of Dalit Literature. His academic guidance inspires students to develop critical thinking, social awareness, and research-oriented perspectives. Dr. Bharaskar strongly believes that education is a powerful instrument for nation-building and social transformation. Through his teaching, he motivates students to pursue higher education confidently and prepares them to face global academic and professional challenges. He also encourages students to appear for state- and central-level competitive examinations and consistently inculcates the values of social responsibility and giving back to society.

His commitment to academic excellence, research, and student development has made him a respected mentor and an inspiring educator among students and colleagues alike.

D. RESEARCH AND PUBLICATIONS



Research Publications

Dr. Roshmi maurya has served as resource person in many conferences and judge research competitions organized by University of Mumbai. She has completed 03 Minor Research project under University of Mumbai. She has been facilitator for many webinars and conference. Her area of research and interest is Sustainable Development Goals and Accountancy. She has published more than nineteen papers in reputed journals and attended & presented research papers and three books. She is certified Peer Reviewer of research paper from Publons Academy and she is member of Editorial Board IAPAAR. (International Association for the Promotion of Asia-Africa Research), Reviewer in Journal of International Conference on Information System and Computer Networks(ISCON 2023) organized by Department of Computer Engineering and Applications, GLA university, Mathura and member of editorial board of International Conference of Uttaranchal University. She is research guide in Accountancy for Ph.D. & M.Phil. under University of Mumbai (Center K.P.B.Hinduja College of Commerce).

Dr. Pooja M. Talreja has an active research background in the fields of commerce, management, tourism, and financial services. She has successfully completed her Ph.D. from the University of Mumbai, with research focusing on the problems and prospects of tourist attractions in Mumbai, particularly religious destinations and coastal areas. Her research portfolio includes a Minor Research Project comparing the tourism potential of Karnataka's coastal regions and Maharashtra's Konkan belt. Over the years, she has presented research papers at several state, national, and international conferences on topics such as strategic human resource management, tourism, retail management, hospitality, employer branding, and financial inclusion. She has also enhanced her research expertise through specialized workshops in research methodology, statistical analysis, SPSS, scale development, regression analysis, and factor analysis conducted by reputed institutions and organizations including the University of Mumbai, ICSSR, and UGC. Her scholarly contributions reflect a strong commitment to academic research, knowledge creation, and the application of research findings to contemporary business and social issues.

Dr. Nitin Bharaskar is a recognized Ph.D. Guide in English at the University of Mumbai. His primary areas of research interest include Cultural Studies and Translation Studies. He has actively contributed to academic research through scholarly guidance and mentorship of doctoral scholars. Currently, three research scholars have been registered under his supervision for the Ph.D. programme. One scholar has successfully completed the research work and submitted the doctoral thesis. Another scholar is presently engaged in research on Sant Sahitya, with the work progressing steadily toward completion. Through his research guidance, Dr. Bharaskar continues to promote interdisciplinary inquiry, critical thinking, and academic excellence among emerging researchers. His commitment to research and higher education reflects his dedication to advancing knowledge in the fields of English Studies, Cultural Studies, and Translation Studies.

E. FACULTY & SUBJECT DETAILS

B.B.I

BACHELOR OF BANKING AND INSURANCE

F.Y.BBI- SEMESTER I

Category	Course	Credits	Faculty
Major	Principles & Practices of Banking & Insurance	4	Dr. Pooja Talreja
Major	Financial Accounting – I	2	Dr. Rashmi Maurya
Generic/Open Elective (Option 1)	Quantitative Methods – I	2	Ritik Jain
Generic/Open Elective (Option 2)	Micro-Economics	2	Dr. Mrunalini Shringare
VSC	Digital Fluency for Banking & Insurance	2	Munavar patankar
SEC	Enterprise Resource Planning and Communication Technology	2	Sana Navsariwala
AEC	Advanced Communication Skills in English – I	2	Dr. Nitin BHaraskar
VEC	Introduction to Sustainability & ESG	2	Dr. Rashmi Maurya
IKS	Introduction to Human Rights in Banking & Insurance Sector	2	Dr. Rommani Sen Shiatak
CC	Co-Curricular Courses	2	------

E. FACULTY & SUBJECT DETAILS

B.B.I

BACHELOR OF BANKING AND INSURANCE

F.Y.BBI SEMESTER-II

Category	Course	Faculty	Credits
Major	Environment & Management of Financial Services	Dr. Pooja Talreja	4
Major	Financial Accounting – II	Dr. Rashmi Maurya	2
Minor	Organizational Behavior	Ritik Jain	2
Open Elective	Audit in Banking & Insurance	Dr. Rashmi Maurya	2
Open Elective	Business Law	Bhavin Jain	2
VSC	Entrepreneurship, Innovation & Startup Development	Dr. Shraddha Jain	2
SEC	Intellectual Property Rights	Dr. Nitin Bharaskar	2
AEC	Advanced Communication Skills in English – II	Dr. Nitin Bharaskar	2
VEC	Leadership Skill	Dr. Shital Mody	2
CC	Co-Curricular Courses	------	2

E. FACULTY & SUBJECT DETAILS

B.B.I
BACHELOR OF BANKING AND INSURANCE
S.Y.BBI- SEMETER III

Category	Course	Credits	Faculty
Major	Marketing in Banking & Insurance	4	Dr. Pooja Talreja
Major	Financial Management – I	4	Dr. Rashmi Maurya
Minor	Financial Market	4	Dr. Pooja Talreja
Open Elective	Management Accounting	2	Abhilash Askhokan
Vocational Skill Course (VSC)	Risk Management	2	Ritik Jain
Skill Enhancement Course (SEC)	I.T. in Banking & Insurance	2	Sana Navsariwala
Ability Enhancement Course (AEC)	Other Language (Hindi/Sindhi/Marathi)	2	Jyoti Bharati
Co-curricular Course (CC)	Co-curricular Course (CC)	2	------

E. FACULTY & SUBJECT DETAILS

B.B.I

BACHELOR OF BANKING AND INSURANCE

SYBBI SEMESTER-IV

Category	Course	Credits	Faculty
Major	CRM in Banking & Insurance	4	Dr. Pooja Talreja
Major	Financial Management – II	4	Dr. Rashmi Maurya
Minor	Wealth & Financial Management	4	Dr. Pooja Talreja
Generic/Open Elective	Business Economics	2	Dr. Mrunalini Ravelekar
Vocational Skill Course (VSC)	Corporate Law	2	Bhavin Shah
Field Project (FP)	Field Project	2	------
Ability Enhancement Course (AEC)	Other Language (Hindi/Sindhi/Marathi)	2	Jyoti Bharati
Co-curricular Course (CC)	Co-curricular Course (CC)	2	------

E. FACULTY & SUBJECT DETAILS

B.B.I
BACHELOR OF BANKING AND INSURANCE
SEMESTER-V

Category	Course	Credits	Faculty
Major	International Banking & Finance	4	Dr. Smira Sayyad
Major	Financial Reporting & Analysis	4	Piyush Agarwal
Major	Buinsess Ethics & Corportae Governance	4	Dr. Pooja Talreja
Minor	Auditing-I	2	Dr. Rashmi Maurya
Vocational Skill Course (VSC)	Financial Services management	2	Dr. Sayra Banoo Shaikh
Field Project (FP)	Field Project (FP)	2	---
Community Engagement Programme	Community Engagement Programme	2	-----

E. FACULTY & SUBJECT DETAILS

B.B.I
BACHELOR OF BANKING AND INSURANCE
SEMESTER-VI

Category	Course	Credits	Faculty
Major	Central banking	4	Dr. Samira Sayyad
Major	Security Analysis & Portfolio Management	4	Piyush Agarwal
Major	Human Resource Management	4	Dr. Pooja Talreja
Minor	Auditing –II	2	Dr. Rashmi Maurya
Vocational Skill Course (VSC)	Turnaround Management	2	Dr. Sayra Banoo Shaikh
On job Training	On job Training	2	-------



Syllabus

Smt. P. D. Hinduja Trust's
K. P. B. Hinduja College of Commerce, Mumbai
(Autonomous)

Re-accredited 'A+' Grade by NAAC



Affiliated to
The University of Mumbai

Syllabus for B.Com
(BANKING & INSURANCE)
Semester I & II under NEP 2020

Programme Code: HUBBI

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course/Subject: Principles & Practices of Banking & Insurance			Course Code: HUBBI/I/MJ01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To acquaint the Learner with the important concepts from the banking and insurance industry. Also adding the role of e-banking and IT.
- To make the Learner understand the contribution of banking and insurance sector to the economy.

Course Outcomes:

After completion of the course, learners would be able to:

- The Learner will have a well-prepared background to understand the other subjects related to their program because of this course.
- This course will make a strong foundation for the other subjects in the program.

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject:
1	**Unit 1: Introduction to Banking**
1.1	Basic Concepts: Origin, Need, Types, of Banking
1.2	Scope and Functions of Banking
1.3	Need for Regulation and Supervision
2	**Unit II : Banking Scenario in India**
2.1	Banking Operations –Introduction, Types of accounts
2.2	Banking Services - Current Scenario
2.3	Financial Inclusion
2.4	Banking Regulations & Role of RBI
3	**Unit III: Introduction to Insurance**
3.1	Understanding Risk - Kinds of business risks
3.2	Evolution of insurance - Principles of insurance
3.3	Need and Scope of insurance
3.4	Types of insurance and policies - Risk and Return relationship
4	**Unit IV: Insurance Business Environment in India**
4.1	Growth of Insurance Business - Actuarial Role
4.2	Claim and Settlement Procedures
4.3	Insurance Regulations Role of IRDA

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course: Financial Accounting –I			Course Code: HUBBI/I/MJ02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	4	20	30

Learning Objectives:

- Learner shall develop competency in the functional areas of accounting.
- Learner shall develop the ability to identify and evaluate accounting problems and arrive at reasoned conclusions.
- Learner shall develop the ability to utilize financial and other authoritative databases and effectively present findings in written format.

Course Outcomes:

After completion of the course, learners would be able to:

- Preparing financial statements in accordance with appropriate standards.
- Interpreting the business implications of financial statement information.
- Preparing accounting information for planning and control and for the evaluation of products, projects and divisions.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course:Financial Accounting –I
1	**Unit 1: Introduction to accounting**
1.1	Meaning, scope, objectives, need, importance and limitations of accounting. Basic accounting terminology. Branches of accounting. Accounting concepts
1.2	Conventions and Principles. Double Entry System, Classifications of accounts, Rules of debit and credit
1.3	Writing of journal Entries and Ledger, Sub division of journal and Trial Balance
1.4	Overview of Ind-AS vis-a-vis International Financial Reporting Standards (IFRSs).
2	**Unit 2: Stock Valuation& Final Account**
2.1	Stock valuation (FIFO and Weighted Average Method only)
2.2	Trading Account, Profit and Loss Account, Balance Sheet,
2.3	Final Accounts of Sole Trading Concerns including Manufacturing Account.

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course/Subject: Quantitative Methods –I			Course Code: HUBBI/I/OE01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To understand the philosophical and epistemological difference between quantitative and qualitative research methods.
- To recognize various concepts of descriptive and inferential statistics.

Course Outcomes:

After completion of the course, learners would be able to:

- Demonstrate a professional understanding of the basic mathematical and statistical techniques needed for quantitative analysis.
- Apply those techniques for solving complex management problems

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject:Quantitative Methods –I
1	**Unit I: Introduction, Organising, Data, Frequency Distribution, Data Representation**
1.1	Organizing Data, Frequency Distribution, Measure of Central tendency, Organizing Data,
1.2	Preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon
2	**Unit 2: Decision theory normal distribution ,Insurance**
2.1	Expected value of the variable, Decision theory normal distribution Meaning, Objective, Purpose and need for Insurance
2.2	Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value.

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course/Subject: Micro-Economics			Course Code: HUBBI/I/OE02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To understand the role of microeconomics in modern analysis.

Course Outcomes:

After completion of the course, learners would be able to:

- Develop an understanding of application of micro-economics needed for banking and insurance sectors.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Micro-Economics
1	**Unit 1: Introduction**
1.1	Meaning, Uses and limitations of micro-economics-Evolution and working of price mechanism -concept, significance and types of equilibrium, basic problems of an economy and Production Possibility Curve.
1.2	Elasticity of demand – Concept Of Price Elasticity, Types Of Price Elasticity, Income, Cross Elasticity Of Demand, Elasticity Of Price Expectations, Elasticity Of Substitution In Consumer Theory, Elasticity Of Supply, Consumer Surplus
2	**Unit 2: Demand and Cost Analysis**
2.1	Cardinal theory, Indifference curve analysis- meaning and properties.
2.2	Demand Forecasting – meaning, significance and methods
2.3	**Cost Analysis –** concepts and types of costs, cost schedule, behavior of cost curve in short and long-run

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course/Subject: Digital Fluency for Banking & Insurance			Course Code: HUBBI/I/VSC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To develop digital fluency in the context of modern financial services, enabling learners to
- understand and leverage digital technologies in banking and insurance.
- To equip learners with practical office automation skills using MS Word and MS Excel for
- professional efficiency.
- To create awareness about cyber threats, data security, and emerging financial technologies,
- fostering responsible digital usage in finance.
- Understand various digital payment systems such as UPI, NEFT, RTGS, and IMPS.

Course Outcomes:

After completion of the course, learners would be able to:

- Demonstrate digital literacy in financial services and apply digital tools for banking and
- insurance operations.
- Perform secure digital financial transactions using various payment systems while mitigating
- cyber risks.
- Analyze the role and benefits of emerging technologies like AI, blockchain, and FinTech in finance.

DETAILED SYLLABUS

	Course/ Subject: - Digital Fluency for Banking & Insurance
1	**Unit 1-Digital Fluency in Financial Services**
1.1	Digital Skills in Banking & Insurance: Role of Banking, Digital Banking: Meaning, Key Features of Digital Banking, Digital Payment Systems Overview of Digital Payment Systems (UPI, NEFT, RTGS, IMPS), Cyber Security & Data Protection: Meaning, Importance of Data Security in Finance Common Cyber Threats in Finance: Phishing, Hacking, Identity Theft, Malware, Ransomware, Social Engineering Emerging Technologies in Finance: Artificial Intelligence (AI) in Banking, Blockchain, FinTech (Financial Technology), Insurtech (Insurance Technology), Advantages of Emerging Technologies in Finance
2	**Office Automation**
2.1	MS Word: Creating, Editing, Formatting and Printing of Documents, Using Editing and Proofing Tools, Inserting Elements, Working with Tables, Mailing document (Mail Merge), Macros and Print Review and Set-up, utility and converting word as PDF files. MS Excel: Creating Worksheet, Editing and Formatting Worksheets, Formatting Worksheets, Performing Basic Calculations, Creating Various Formulas SUM, IF, IF ELSE, NESTED IF, and logical operators, Functions,

SEMESTER – I

PROGRAM(s): F.Y.B.B.I.			SEMESTER: I		
Course/Subject: Enterprise Resource Planning and Communication Technology			Course Code: HUBBI/I/SEC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To have an in depth and practical knowledge in IT.
- To provide knowledge about different versions in windows operating system.
- To learn about communication technology.
- To understand the applications of IT.
- To Learn about E Banking services

Course Outcomes:

After completion of the course, learners would be able to:

- To gain knowledge about the challenges of IT.
- Understand the versions of operating system.
- Explain Communication Technology.
- To study the various applications of IT.
- Elaborate the E Banking services.

DETAILED SYLLABUS

Sub-Units	Course/ Unit Title
	Course: Enterprise Resource Planning and Communication Technology
1	**Unit 1: Enterprise Resource Planning**
1.1	IT Applications: Enterprise Resource Planning - Enterprise System - Expert System - Decision Support System - -
1.2	Neural Networks - Executive Information System - Customer
1.3	Relationship Management System - Supply Chain Management Systems - Knowledge Management - Data Warehousing
1.4	Data Mining - Virtual Reality - E-Business and Alternatives. E-Business Expectations and Customer Satisfaction
2	**Unit 2: Communication Technology**
2.1	Communication Technology: Communication Technology -WWW - Intranets - Extranets - Voice Networks
2.2	Data Communication Networks - Last Mile - Wireless System - Web Hosting - Application Service Providers
2.3	**Electronic Banking** Electronic Banking - Electronic Payments Systems- Credit Cards - Debits Cards- Digital Cash- Mobile Payments- SWIFT

SEMESTER – I

PROGRAM: FYBBI			SEMESTER: I		
Course: Advanced Communication Skills-I			Course Code: HUBBI/I/AEC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To enhance students' proficiency in the four language skills: Listening, Speaking, Reading, and Writing.
- To develop confidence in using English in academic and social settings.
- To encourage critical thinking and clarity in communication.

Course Outcomes:

After the end of the course, the learner will be able to:

- Listen actively and interpret meaning from various audio sources.
- Speak clearly and effectively in academic and informal situations.
- Read and comprehend a variety of texts critically.
- Write coherent paragraphs, reports, and short essays with proper grammar and structure.

DETAILED SYLLABUS

Unit	Course/ Unit Title: Communication Skills in English (A Compulsory Core AEC)
1	**Introduction to Communication**
1.1	**The Concept of Communication**: Definition, Process, Feedback, The Impact of Technological Advancements on Communication, Communication as a Key Concept in Corporate and Global Communication
1.2	**Barriers to Communication:** Physical, Semantic, Language, Socio-cultural, Psychological Barriers Ways to Overcome Barriers to Communication
1.3	**Methods and Modes of Communication:** 1.3.1 Verbal and Non-Verbal Communication 1.3.2 Characteristics of Verbal Communication 1.3.3 Characteristics of Non-Verbal Communication (Body Language)
1.4	**Channels and Objectives:** 1.4.1 Formal, Informal 1.4.2 Vertical, Horizontal, Diagonal, Grapevine 1.4.3 Information, Advice, Orders, Instructions, Persuasion, Motivation, Educational, Warnings
2	**Writing Competencies**
2.1	**Letters (Emails)** 2.1.1 Letters of Inquiry, Invitation and Thank you Letters, Letters of Complaint 2.1.2 Application for information under RTI
2.2	**Essay and Paragraph Writing (Grammar/Editing)** 2.2.1 Samples through reading comprehension 2.2.2 Developing an idea using appropriate devices of coherence and cohesion 2.2.3 Basic Language: Vocabulary and Grammar 2.2.4 Self-Editing: First draft, Revision, Proofreading (Using spell checker/Grammarly or similar software)

SEMESTER – I

PROGRAM: FYBBI			SEMESTER: I		
Course: Introduction to Sustainability & ESG			Course Code: HUBBI/I/VEC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To enhance students' proficiency in the four language skills: Listening, Speaking, Reading, and Writing.
- To develop confidence in using English in academic and social settings.
- To encourage critical thinking and clarity in communication.

Course Outcomes:

After the end of the course, the learner will be able to:

- To Develop skill of critical thinking
- To Demonstrate awareness of environmental, social and governance challenges and their global relevance.
- To understand the use of various tools and techniques for sustainable planning and decision-making

DETAILED SYLLABUS

Unit	Course /Subject: Introdcution to Sustainability & ESG
1	**Introduction to Sustainability**
1.1	Fundamentals of sustainability, Meaning of sustainable development, UN 17 Goals of sustainable Development, Importance of sustainable Development, Principles of sustainability, The Five Ps Framework of sustainability
2	**Environmental, Social, and Governance (ESG)**
2.1	Introduction to environmental, social, and governance (ESG) Importance, Principles of ESG, Reporting Framework (Global Indian), Case Studies and Best Practices related to ESG and Business Sustainability

SEMESTER – I

PROGRAM: FYBBI			SEMESTER: I		
Course/Subject: Human Rights in Indian Banking and Insurance Sector			Course Code: HUBBI/I/IKS01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To understand the concept, origin, and evolution of human rights and their relevance to the banking and insurance sectors.
- To explore the ancient Indian philosophical and religious roots of human rights concepts.
- To examine the historical development of human rights during the Indian Freedom Movement.
- To Analyze the incorporation of human rights principles in the Indian Constitution

Course Outcomes:

After completion of the course, learners would be able to:

- Identify and assess key human rights priorities for the banking and insurance sectors.
- Analyze case studies to demonstrate how financial institutions can positively or negatively impact human rights.
- Critically assess the impact of Indian cultural and philosophical values on contemporary human rights issues.
- Analyze the key provisions of the Indian Constitution that relate to human rights.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Human Rights in Indian Banking and Insurance Sector
1	**Unit 1: Module 1: Human Rights and Banking & Insurance Sector**
1.1	Human Rights - Origin and evolution of the concept Human Rights priorities for the Banking Sector
1.2	Banks and United Nations Guiding Principles Human Rights and the Insurance Sector
2	**Unit II- Human Rights – An Indian Perspective**
2.1	Conception of Human Rights in Ancient India Indian tradition of Human Rights, Buddhist traditions, Hindu traditions: The Vedic Concept
2.2	Human Rights and the Indian Freedom Movement Human Rights and the Indian Constitution

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.			SEMESTER: II		
Course/Subject: Environment and Management of Financial Services			Course Code: HUBBI/II/MJ01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	2	40	60

Learning Objectives:

- To acquaint the students with the role of Banking and Insurance as financial services and the different kinds of services provided in each sector
- To study the importance of banking and insurance as an important service sector in the financial industry.

Course Outcomes:

- After completion of the course, learners would be able to:
- The students will have clarity on the role of these sectors as financial service providers.
- This course will make a strong foundation for the other subjects in the program related to banking and insurance services.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Environment and Management of Financial Services
1	**Unit 1: Introduction to Financial System**
1.1	· Financial System · Institutional set- up · Marketing Structure · Instruments
1.2	Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.)
2	**Unit 2: Phases of Development of Banking and Insurance**
2.1	Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth.
2.2	Functions and working of banking and insurance companies

DETAILED SYLLABUS

3	**Unit III: Management, Regulation and Development**
3.1	Risk management within the organizations of Banks and Insurance companies
3.2	Asset - Liability Management in Banking and Insurance · Organizational structure and management
4	**Unit IV: Regulatory and Developmental Framework of Banking & Insurance**
4.1	· Banking companies and RBI Acts and legal framework governing the insurance. · Developmental Activities of RBI and IRDA
4.2	· Mechanism of supervision and regulation. · Prudential Norms.

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.			SEMESTER: II		
Course/Subject: Financial Accounting-II			Course Code: HUBBI/II/MJ02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	4	20	30

Learning Objectives:

- To enhance learner knowledge regarding valuation of company.

Course Outcomes:

After completion of the course, learners would be:

- Able to understand about valuation of goodwill and shares.
- Able to understand accounting of banking companies and insurance companies

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject:Financial Accounting-II
1	**Unit I- Valuation of Goodwill and Shares**
1.1	**Valuation of Goodwill** Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method
1.2	**Valuation of Shares** Intrinsic Value Method, Yield method and Fair Value Method
2	**Unit II – Introduction to Accounting in Banking & Insurance**
2.1	**Accounting for Banking** An Introduction to Books, Ledgers and Registers of Banking Companies; Calculation-Rebate on Bills Discounted, NPAs and Capital Adequacy Ratio; Format of Financial Statements of Banking Companies.
2.2	**Accounting for Insurance Companies-** Introduction; Classes of Insurance Business; Insurance Terminologies; Format of financial statement of Insurance Companies.

SEMESTER – II

PROGRAM: FYBBI			SEMESTER: II		
Course: Organizational Behaviour			Course Code: HUBBI/II/MN01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- This course aims to help students to understand the mechanisms of human interactions in the organizations and driving factors that influences in achieving the organizational objectives.
- An important learning objective of the course is to give in-depth knowledge about group dynamics, team building, motivation, leadership that will foster behaviour conducive to the survival and the effectiveness of the organization.

Course Outcomes:

After the end of the course, the learner will be able to:

- Understand meaning, scope and models of organizational behaviour.
- Comprehend motivation theories and their applications in the organizations. Also, will be able to enhance leadership styles and contribute to the effective performance as a leader.
- The students will be able to analyse the behaviour of individuals and groups in organisations in terms of the key factors that influence organisational behaviour and demonstrate skills required for working in groups (team building).

DETAILED SYLLABUS

Unit	Course / Unit Title
Unit I	**Introduction to Organizational Behaviour** **Organizational Behaviour**: Meaning, Features, Importance, Scope of Organizational Behaviour, Models of Organizational Behaviour, Challenges and Opportunities. **Personality**: Introduction, Meaning, Features, Factors affecting Personality, Personality Traits. **Perception**: Introduction, Meaning, Features, Importance, Factors affecting Perception. **Motivation:** Meaning, Nature, Need, Importance, Approach to Motivation, Factors of Motivation, Theories of Motivation: Maslow's, Herzberg, Mc Gregor Theory X and Theory Y. **Leadership:** Meaning, Characteristics of a Leader, Functions of a Leader, Importance of Leadership, Styles of Leadership.
Unit II	**Dynamics of Organizational Behaviour** **Organization Structure:** Introduction, Formal Organization, Informal Organization, Types of Organization. **Group Dynamics:** Meaning of a Group, Features of a Group, Types of Groups, Stages of Group Development, Johari Window. **Team Building:** Introduction, Meaning of a Team, Features of a Team, Types of Teams, Team Building, Effective Teams. **Organizational Culture:** Meaning of Organizational Culture, Characteristics of Organizational Culture, Factors Determining Organizational Culture, Functions of Organizational Culture, Types of Organizational Culture. **Organizational Conflict:** Meaning of Organizational Conflict, Features of Organizational Conflict, Levels of Conflict, Sources of Conflict, Effects of Conflict, Models of Conflict.

REFERENCE BOOKS:

1. ORGANIZATIONAL BEHAVIOUR BY K. ASWATHAPPA
2. ORGANIZATIONAL BEHAVIOUR BY N.K. JAIN
3. ROBBINS, S. P., & JUDGE, T. A. (2023). ORGANIZATIONAL BEHAVIOR (19TH ED.). PEARSON.
4. COLQUITT, J. A., LEPINE, J. A., & WESSON, M. J. (2021). ORGANIZATIONAL BEHAVIOR: IMPROVING PERFORMANCE AND COMMITMENT IN THE WORKPLACE (7TH ED.). MCGRAW HILL EDUCATION.
5. LUTHANS, F. (2021). ORGANIZATIONAL BEHAVIOR: AN EVIDENCE-BASED APPROACH (13TH ED.). INFORMATION AGE PUBLISHING.
6. MULLINS, L. J. (2019). MANAGEMENT AND ORGANISATIONAL BEHAVIOUR (11TH ED.). PEARSON.

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.			SEMESTER: II		
Course/Subject: Audit in Banking & Insurance			Course Code: HUBBI/II/OE01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- It helps the students to know the concept of Auditing.
- To know the concept of audit planning, procedure and documentation.

Course Outcomes:

After completion of the course, learners would be able to:

- It helps to know role of auditing and to get acquainted with the different techniques of auditing and internal /external audit.
- It will help the learner to understand importance of auditing.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Audit in Banking & Insurance
1	**Unit 1: Introduction to Auditing**
1.1	Basics–Financial Statements, Users of Information, Definition of Auditing, Objectives of Auditing – Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent limitations of Audit. Difference between Accounting and Auditing, Investigation and Auditing.
1.2	**Errors & Frauds–**Definitions, Reasons and Circumstances, Types of Error – **Principles of Audit** –Integrity, Objectivity, Independence, Skills, Competence, Work Performed by Others, Documentation, Planning, Audi Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting **Types of Audits –** Meaning, Advantages and Disadvantages of Balance sheet, Audit, Interim Audit, Continuous Audit, Concurrent Audit and Annual Audit**.**
2	**Unit 2: Audit Planning, Procedures and Documentation**
2.1	**Audit Planning** –Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussion with Client, Overall Audit Approach. **Audit Program –** Meaning, Factors, Advantages and Disadvantages, Overcoming Disadvantages, Methods of Work, Instruction before Commencing Work, Overall
2.2	**Audit Approach** **Audit Working Papers -** Meaning, Importance, Factors Determining Form and Contents, Main Functions / Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers, Auditors Lien on Working Papers, Auditors Lien on Client's Books Audit Notebook – Meaning, Structure, Contents, General Information, Current, importance

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.			SEMESTER: II		
Course/Subject: Business Law			Course Code: HUBBI/II/OE02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To identify the fundamental legal principles behind contractual agreements.
- To understand the legal implications of different forms of business organizations.
- To acquire problem solving techniques through case studies

Course Outcomes:

After completion of the course, learners would be able to:

- Learner will be able to appreciate the relevance of business law to individuals and business.
- Learners will be able to identify the fundamental legal principles behind contractual agreements

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Business Law
1	**Unit 1: Introduction to Law**
1.1	Meaning, Definitions, Features, Types, Sources and Classification **Indian Constitution** Natural Justice, Special Leave Appeal, Features, Writs, Fundamental Rights
1.2	**Contract Act** Meaning, Essentials, Agreement, Offer, Acceptance, Consent, Free Consent, Consideration, Capacity of contract, Kinds and Classification of Contract, Performance, Discharge and Termination of Contract, Void - Quasi-Contingent -Wager - Minor Contracts, Breach and Remedies For the Contract
2	**Unit II- Special Contract**
2.1	Indemnity & Guarantee - Meaning, Features, distinguish, position, Surety, discharge of surety Bailment : Meaning, Types, Features, Position, Lien, Finder of Goods Pledge • Agency: Meaning, Features, types, Position, Ratification, Modes of Creation and Termination, Liabilities. • Sale of Goods Act: Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty
2.2	Information Technology Act - Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.			SEMESTER: II		
Course/Subject: Entrepreneurship, Innovation & Startup Development			Course Code: HUBBI/II/VSC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To motivate students for self employment activity
- To motivate students to start startups
- To provide students with a comprehensive understanding of the concept and importance of entrepreneurship in economic development.
- To develop students' entrepreneurial mindset and traits necessary for starting and managing ventures.
- To equip students with the knowledge and skills to identify, evaluate, and capitalize on potential business opportunities.
- Enable students to develop comprehensive business plans and strategies for successful implementation and growth.
- To create a learning system through which students can acquaint themselves of starting new ventures and enhance creativity

Course Outcomes:

- After completion of the course, learners would be able to:
- Understand basic concepts of entrepreneurship, types of entrepreneurs, and their roles.
- Identify entrepreneurial traits, skills, and factors affecting entrepreneurship.
- Apply creativity and innovation techniques to generate business ideas.
- Understand startup concepts like Lean Startup, MVP, and business planning.
- Develop a basic business plan or Lean Canvas for a startup idea.

DETAILED SYLLABUS

Unit	Course/ Unit Title
1	**Module 1: Entrepreneurship, Creativity & Innovation**
1.1	Entrepreneurship: Concept, Need and Scope Entrepreneurship vs self-employment vs income generation Types and Classification of entrepreneurship, Intrapreneurs, Social entrepreneurs, Women entrepreneurs
1.2	Entrepreneur Traits, Characteristics and Skills Functions of an Entrepreneur Ethics and social responsibility in entrepreneurship Entrepreneurship Environmental Factors: Internal and External (Micro and Macro) Factors influencing entrepreneurship, Barriers to entrepreneurship
1.3	Creativity & Innovation –Meaning and Importance of creativity and innovation, Idea generation techniques, Introduction to design thinking , Role and types of innovation in entrepreneurship

DETAILED SYLLABUS

Unit	Course/ Unit Title
2	**Startups & Business Planning**
2.1	Startup Fundamentals- Meaning and features of startups, Startup lifecycle, Lean startup concept, MVP (Minimum Viable Product), Startup Funding Opportunity Identification & Market Assessment- Identifying business opportunities, Market survey & competition analysis, Feasibility & viability analysis Digital and technology-driven entrepreneurship (apps, platforms, online businesses)
2.2	Business Plan for new Ventures: Meaning, Objectives, Advantages of Business Plan, Elements of Business Plan, Basics of business model (value, cost, revenue), Lean Startup Canvas Model
2.3	Entrepreneurial Culture –Meaning, Strategies to build entrepreneurial culture Entrepreneurial Skills Development- Problem-solving and decision-making skills, Leadership & team-building in entrepreneurial context, Risk-taking and resilience

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.	SEMESTER: II
Course/Subject: Intellectual Property Rights	Course Code: HUBBI/II/SEC01

Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To identify the fundamental legal principles behind contractual agreements.
- The main objective of the IPR is to make the students aware of their rights for the protection of their invention done in their project work.
- To get registration in our country and foreign countries of their invention, designs

Course Outcomes:

After completion of the course, learners would be able to:

- The learner will be able to identify the different types of IPR's.
- The learner get awareness of acquiring the patent and copyright for their innovative works.
- The learner get the knowledge of plagiarism in their innovations which can be questioned legally.

DETAILED SYLLABUS

Unit	Course/ Unit Title
1	**INTRODUCTION TO IPR:**
	Meaning of property, Origin, Nature, Meaning of Intellectual Property Rights **Introduction to TRIPS and WTO.** Kinds of Intellectual property rights—Copy Right, Patent, Trade Mark, Trade Secret and trade dress, Design, Layout Design, Geographical Indication, Plant Varieties and Traditional Knowledge. –
2	**PATENT RIGHTS AND COPY RIGHTS**
	Origin, Meaning of Patent, Types, Inventions which are not patentable, Registration Procedure, Rights and Duties of Patentee, Assignment and licence , Restoration of lapsed Patents, Surrender and Revocation of Patents, Infringement, Remedies & Penalties. – Copy right Origin, Definition &Types of Copy Right, Registration procedure, Assignment & licence, Terms of Copy Right, Piracy, Infringement, Remedies, Copy rights with special reference to software.

SEMESTER – II

PROGRAM: FYBBI			SEMESTER: II		
Course: Advanced Communication Skills –II			Course Code: HUBBI/II/AEC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To enhance practical communication skills across diverse professional settings.
- To develop strategic, persuasive, and intercultural communication competence.
- To master digital and interpersonal communication tools.
- To apply critical thinking and communication ethics in real-world tasks

Course Outcomes:

After the end of the course, the learner will be able to:

- To write and interpret meanings and connotations.
- Writing clearly and effectively in academic and informal situations.
- Write coherent paragraphs, reports, and short essays with proper grammar and structure.

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

DETAILED SYLLABUS

Unit	Course/ Unit Title
1	**Advanced Interpersonal Communication Skills**
1.1	Listening Skills and Note-taking: 1.1.1 Significance of Effective Listening in Communication and Methods to Enhance Listening Skills Effective Note-taking Techniques
1.2	Small Talk and Elevator Pitches 1.2.1 Understanding Small Talk and its Role in Communication Elevator Pitches- Creating and Delivering effective Elevator Pitches
1.3	Interviews and Group Discussion Techniques 1.3.1 Types of Interviews, Understanding the Interview Process Participating and leading group discussions
1.4	Online Communication, Etiquette, Data Management/Sharing Managing multiple windows in online settings
2	**Advanced Writing and Presentation Skills**
2.1	Resume and Application Writing Resume, Online Application Writing, Request for Letter of Recommendation, Drafting a Statement of Purpose
2.2	Designing Brochures, Flyers, etc., Principles of Design in Communication, Creating Effective Brochures, Flyers, etc.
2.3	Presentation Skills, Building a Presentation: From Draft to Delivery, Visual Representation of data using pie chart, bar graph, line graph, tables, summarization of data using Excel and Pivot Tables etc.,
2.4	Report Writing, Writing General Reports, Recording Minutes of Meeting, Writing a Feasibility Report, Investigative Report

REFERENCES BOOKS:

1. BUSINESS COMMUNICATION TODAY – COURTLAND BOVEE & JOHN THILL
2. INTERPERSONAL COMMUNICATION – JULIA T. WOOD
3. THE LEADER'S GUIDE TO STORYTELLING – STEPHEN DENNING
4. HARVARD BUSINESS REVIEW COMMUNICATION ARTICLES
5. SELECT TED TALKS AND CASE STUDIES

SEMESTER – II

PROGRAM(s): F.Y.B.B.I.	SEMESTER: II
Course/Subject: Leadership Skill	Course Code: HUBBI/II/VEC01

Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- Find new, innovative ways of developing and managing people.
- Develop emotional intelligence to be a leader.
- Learning how to find different approaches to a problem.

Course Outcomes:

After completion of the course, learners would be able to:

- Learn to excel in functional capacity.
- Learn how to manage conflict or opposition.
- Learn the skills necessary to effectively manage performance

DETAILED SYLLABUS

Unit	Course/ Unit Title
1	**Introduction**
1.1	Importance and characteristics of control, qualities of an effective leader, leadership style and effective communication, leader functions, trait theories of leadership, behavior theories of leadership, contingency theories of leadership.
2	**Issues in Leadership**
2.1	Charismatic and transformational leadership, cross cultural issues in leadership, impact of good leadership on organizational development



Syllabus

Smt. P. D. Hinduja Trust's
K. P. B. Hinduja College of Commerce, Mumbai
(Autonomous)

Re-accredited 'A+' Grade by NAAC



Affiliated to
The University of Mumbai

Syllabus for B.Com
(BANKING & INSURANCE)
Semester III & IV under NEP 2020

Programme Code: HUBBI

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.				SEMESTER: III	
Course/Subject: Marketing in Banking & Insurance				Course Code: HUBBI/III/MJ01	
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- TO ACQUAINT THE STUDENTS WITH THE CONCEPTS OF MARKETING.
- TO MAKE THEM UNDERSTAND MARKETING OF SERVICES.
- TO MAKE THEM AWARE ABOUT THE MARETING STRATEGIES USED IN BANKING AND INSURANCE SECTOR.

Course Outcomes:

After completion of the course, learners would be able to:

- A BETTER UNDERSTANDING OF THE IMPORTANCE OF MARKETING FUNCTION.
- CLARITY ON MARKETING OF SERVICES.
- HOW TO USE THE MARKETING STRATEGIES TO EXPAND THE SERVICE SECTOR ESPECIALLY IN BANKING AND INSURANCE SECTOR.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Marketing In banking & Insurance
1	**Unit 1: Introduction to Marketing:**
1.1	Meaning, Definition, Importance, Marketing Mix, Market Segmentation, Marketing Strategy, Channels of Marketing, Marketing of Banking and Insurance products, Marketing Research, Introduction, Process and Types.
1.2	**Introduction to Service Marketing:** Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Services Marketing Mix strategies for Banking and Insurance and Marketing Logistics.
2	**Consumer Behaviour:**
2.1	Introduction to Consumer Behaviour, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance. **Consumer Behaviour and Marketing Communications:** Introduction, Marketing Communication Flow, Communications Process, Interpersonal Communication, Persuasive Communications, Source, Message, Message Appeals, Communication Feedback.

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Unit 3: Rural Marketing:**
3.1	Rural Marketing, Concept and Scope, Nature of Rural Markets, Attractiveness of Rural Markets, Rural Vs Urban Marketing, Characteristics of Rural Consumers, Buying Decision Process, Rural Marketing Information System, Potential and Size of Rural Markets. Pricing Strategy, Pricing Policies, Innovative Pricing Methods for Rural Markets, Promotion Strategy, Appropriate Media, Designing Right Promotion Mix, Promotional Campaigns. Distribution, Logistics Management, Problems Encountered, Selection of Appropriate Channels, New Approaches to Reach Out Rural Markets – Electronic Choupal Applications.
4	**E-Marketing:**
4.1	**E-marketing:** Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing. E-Marketing Mix Strategy , Introduction, Objectives, the 4Ps in E-Marketing, Additional 3Ps in E-Marketing of Services, the 2P + 2C + 3S Formula in E-Marketing

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.			SEMESTER: III		
Course: Financial Management -I			Course Code: HUBBIII/MJ02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To familiarize the students with the principles and practices of financial management.
- To Apply and critically evaluate theories of financial statements and related analysis. Identify, define and analyse problems and design the process to solve them.

Course Outcomes:

After completion of the course, learners would be able to:

- Demonstrate an understanding of the overall role and importance of the finance function. Demonstrate basic finance management knowledge. Communicate effectively using standard business terminology.
- students will be able to understand finance in a better way along with giving them insight to practical management of long and short finance for real business houses

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course:
1	**Unit 1: Introduction to Finance and Financial Management**
1.1	Introduction to Finance · Meaning and definition of finance · Importance of finance · Types of Finance: Public and Private · Sources of finance Long Term Sources : Term Loans, Debentures, Bonds, Zero Coupon bonds, Convertible Bonds, Equity shares, Preference shares, CD, CP, Public Deposits Short Term Sources: Bank Finance, Trade Credit ,Other Short Term Sources Venture Capital and Hybrid Financing,
1.2	Financial Management · 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, Methods of financial management
2	**Unit 2 Financial Goal Setting & Time value of Money**
2.1	Financial Goal Setting · Introduction · Financial Forecasting – Meaning, Techniques, Benefits · Approaches to Financial Planning · Economic Value Added (EVA)– Measurement & Components · Free Cash Flow (FCF) -
2.2	Time Value of Money · Concept · Present Value · Annuity · Techniques of Discounting · Techniques of Compounding,

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Unit 3 Investment Decisions: Capital Budgeting**
3.1	Capital Budgeting · 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 · Probability technique for measurement of cash flow · Capital Budgeting Techniques: Net Present Value Profitability Index and Discounted Pay Back Method. · A Comparison; Project Selection Under Capital Rationing
4	**Unit 4 Financial Decisions**
4.1	Cost of Capital : · 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
4.2	Capital Structure Decisions: · Meaning and Choice of Capital Structure · Importance of Optimal Capital Structure · EBIT -EPS Analysis · Capital Structure Theories · Dividend Policies (Walter & Gordon)

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.			SEMESTER: III		
Course/Subject: Financial Market			Course Code: HUBBI/III/MN		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- LEARNING ABOUT THE FINANCIAL SYSTEM AND ITS CORE COMPONENTS
- UNDERSTANDING THE SEGMENTS OF FINANCIAL MARKETS:PRIMARY AND SECONDARY; MONEY AND CAPITAL
- TO KNOW THE DIVISION OF MARKETS : DERIVATIVES , COMMODITIES etc.

Course Outcomes:

After completion of the course, learners would be able to:

- KNOWLEDGE OF THE PLAYERS IN THE FINANCIAL MARKETS.
- ROLE OF PRIMARY AND SECONDARY MARKET IN THE ECONOMY
- TO HAVE AN IN DEPTH UNDERSTANDNG OF THE DIFFERENT SECURITIES AND INSTRUMENTS DRIVING THE ECONOMY.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject:
1	**Unit 1: Indian Financial System:**
1.1	Introduction, Meaning, Functions of Financial System, Indian financial System from Financial Neutrality to Financial Activism and from Financial Volatility to Financial Stability, Role of Government in Financial Development, Overview of Phases of Indian Financial System since Independence (State Domination – 1947-1990, Financial Sector Reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring Framework for Financial Conglomerates.
1.2	Structure of Indian Financial System: Banking and Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund Based and Fee Based Financial Services
2	**Unit 2:Financial Markets in India:**
2.1	Indian Money Market: Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized Markets and Reforms. Indian Capital Market: Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market. Indian Stock Market: Meaning and Functions of Stock Exchange – NSE and BSE.
2.2	ASBA, Green Shoe Option, Issue of Bonus Shares, Right Shares, Sweat Equity Shares, ESOP. Indian Debt Market: Market Instruments, Listing, Primary and Secondary Segments, Gold Bond.

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Commodity Market:**
3.1	¨ Introduction to Commodities Market: Meaning, History and Origin, Types of Commodities Traded. ¨ Structure of Commodities Market in India. ¨ Participants in Commodities Market, Trading in Commodities in India (Cash and Derivative Segment). ¨ Commodity Exchanges in India and abroad. ¨ Reasons for Investing in Commodities.
4	**Derivatives Market:**
4.1	¨ Introduction to Derivatives market: Meaning, History and Origin. ¨ Elements of a Derivative Contract. ¨ Factors driving Growth of Derivatives Market. ¨ Types of Derivatives, Types of Underlying Assets, Participants in Derivatives Market, Advantages and Disadvantages of Trading in Derivatives Market. ¨ Current Volumes of Derivative Trade in India. ¨ Difference between Forwards and Futures.

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.	SEMESTER: III				
Course/Subject: Management Accounting	Course Code: HUBBI/III/OE01				
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- The course aims at explaining the core concepts of Management Accounting and its importance in managing a business.
- To provide an understanding of the significance and application of each ratio in analysing a company's financial performance and position.

Course Outcomes:

After completion of the course, learners would be able to:

- Utilize management accounting tools to analyze financial information and support strategic planning and operational control.
- Analyze and interpret financial ratios to assess a company's financial health, operational efficiency, and profitability.
- Utilize financial ratios to make informed business and investment decisions.

DETAILED SYLLABUS

Unit	Unit Title
	Course/ Subject: Management Accounting
1	**Unit 1: Introduction to Management Accounting**
1.1	Meaning and Definition, Scope, Functions, Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting.
2	**Unit 2 Financial Statement Analysis**
2.1	**A. Introduction to Corporate Financial Statements:**
2.2	Understanding the Balance Sheet and Revenue Statements with the headings and subheadings. Uses of Financial Statements, Users of Financial Statements. **B. Financial Statement Analysis:** Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis. **Ratio Analysis:** Meaning, Classification, Du Pont Chart, Advantages and Limitations **Balance Sheet Ratios:** Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. **Revenue Statement Ratios:** Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, Combined Ratio, Return on Capital Employed (including Long Term Borrowings), Return on Proprietor's Fund (Shareholders Fund and Preference Capital), Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.		SEMESTER: III			
Course/Subject: Risk Management		Course Code: HUBBI/III/VSC			
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To provides comprehensive understanding of risk management principles, the evolution of risk management practices, and the critical importance of effective risk management in preventing financial disasters.
- To develop a thorough understanding of capital market risk management, including risk identification, measurement, mitigation, regulatory compliance, and the application of best practices in real-world scenarios.

Course Outcomes:

After completion of the course, learners would be able to:

- Identify and analyze various risk types, understand the role and processes of risk management, implement Enterprise Risk Management (ERM) frameworks, and evaluate historical financial disasters, including the 2007 financial crisis, to apply lessons learned in improving risk management practices.
- Effectively identify, measure, and mitigate various risks inherent in capital markets, including market, credit, liquidity, and operational risks, using appropriate quantitative and qualitative tools.

DETAILED SYLLABUS

UNIT	Course/ Subject: - Risk Management
1	**Unit I- Foundations of Risk Management**
1.1	· Basic risk types · The role of risk management · Enterprise Risk Management (ERM) · History of financial disasters and risk management failures. · 2007 financial crisis
2	**Unit II -Capital Market Risk Management**
2.1	· Equity, currencies & commodities markets in India. · Introduction to Derivatives. · Forward, Future, and Options contracts. · Hedging through Derivatives contracts. · Fixed-income securities. · Fixed-income risk management through derivatives. · Rating agencies

SEMESTER: III

PROGRAM(s): S.Y.B.B.I.			SEMESTER: III		
Course/Subject: I.T In Banking & Insurance			Course Code: HUBBI/III/SEC		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To develop Fin-Tech professionals who are able to leverage the knowledge acquired here to dive deep into the challenging world of Financial technology.
- Graduates who have conceptual clarity, analytical ability, critical thinking and communication skills

Course Outcomes:

After completion of the course, learners would be able to:

- Graduates who are able to leverage their learning to occupy challenging roles as Financial Analyst, Cyber security Analyst, Block Chain Analyst, Risk Analyst, Compliance Analyst, Financial Consultant etc., in the Fin-Tech space
- Learners will be Employable with the Fin-Tech based skills , further learners will be confident and equipped with the right knowledge, skills and attitudes

DETAILED SYLLABUS

Sub-Units	Course/ Unit Title
	Course:
1	**Unit 1-Introduction to Artificial Intelligence**
1.1	Introduction to Artificial Intelligence, Ethics in Application of Artificial Intelligence, Benefits of using Artificial Intelligence, Challenges in Adopting Artificial Intelligence
2	**Unit- 2 Application of Artificial Intelligence in Banking sector and insurance**
2.1	Cybersecurity and Fraud Detection, Chatbots, Loan and Credit Decisions, Tracking Market Trends, Data Collection and Analysis,
2.2	Underwriting, claim processing, Quote and policy generation. Customer support engagement, Customer upsell/cross-sell opportunities

SEMESTER: IV

PROGRAM(s): S.Y.B.B.I.			SEMESTER: IV		
Course/Subject: CRM in Banking & Insurance			Course Code: HUBBI/IV/ MJ01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To understand the concept of customer relationship managemnet.
- To Understand the implementation of the concept.
- To study the role of technology in CRM process.
- To learn CRM stratagies used in Bannking & Insurance sector.

Course Outcomes:

After completion of the course, learners would be able to:

- The students will have a thorough understanding of CRM and teh various concepts related to the same.
- They will know the modern day CRM techniques taht companies use within the help of technology.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: **CRM in Banking & Insurance**
1	**Unit 1: Introduction to Customer Relationship Management (CRM):**
1.1	Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship Marketing and Effectiveness of Relationship Marketing, Factors Responsible for Growth of Customer Relationship Management (CRM).
2	**Technological support in Customer Relationship Management (CRM):**
2.1	Introduction, Technological Application in CRM, Types of Technological Application in CRM, Database and Information Systems, Database Marketing Strategies, CRM Software Solutions for B2C and B2B, Accounting Systems for Customer Acquisition and Retention Costs, Customer Loyalty and Profitability through Technology. E-CRM: Introduction, Importance, Challenges, Strategies, E-Marketing and E-CRM.

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Implementing Customer Relationship Management (CRM):**
3.1	Allocation Rule of Customer Relationship Management (CRM), Customer Satisfaction Survey, Contact Management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee and Customer Management Process.
4	**Customer Relationship Management (CRM) in Banking and Insurance Sector:**
4.1	Building Customer Loyalty, B2B Commerce, B2B Relationship with Intermediaries, Relationship Marketing for Creating Value in Business and Market, Customer Relationship Management in Indian Banking and Insurance Sector: Introduction, CRM Objectives, Need of CRM, Process of CRM, Customer Relationship Management through Call Centres in Banking sector, E- CRM in Banking and Insurance

SEMESTER: IV

PROGRAM(s): S.Y.B.B.I.			SEMESTER: IV		
Course/Subject: Financial Management -II			Course Code: HUBBI/IV/MJ02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To make the students understand the concept of a Company, preparation of Company Accounts and its accounting effect.
- To demonstrate the importance of working capital management and the tools to manage it.
- To help the learner to explore the financial environment in which firms and managers must operate.

Course Outcomes:

After completion of the course, learners would be able to:

- Learner will understand finance function and goals of the finance manager.
- Learner will demonstrate knowledge of the value of money over time and its uses.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: **Finanical Management -II**
1	**Unit 1: Working Capital Management**
1.1	Management of Working Capital in India · Estimating working capital needs · Operating or working capital cycle · Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing,
2	**Unit 2: Management of Components of Working Capital**
2.1	Maximum Permissible Bank Finance (As per Tondon Committee) Management of Cash and Marketable Securities: 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. Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies.

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Unit 3 Financial Planning**
3.1	Introduction · Meaning and Essentials of Budget · Types of Budget · Advantages of Budgeting · Zero Based Budgeting · Master Budget. · Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.
4	**Unit 4: Financial Policy and Corporate Strategy**
4.1	Meaning of Strategic Financial Management , Strategic financial decision making framework , Functions of Strategic financial management Business Risk and Financial Risk ,Methods to minimize risk , Debt v/s Equity Financing ,leverages: Introduction, Importance, Types of Leverage, methods to calculate leverages.

SEMESTER: IV

PROGRAM (s): S.Y.B.B.I.			SEMESTER: IV		
Course/Subject: Wealth & Financial Management			Course Code: HUBBI/II/MN01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To understand the concepts of wealth, saving and investment.
- To know how to create wealth.
- To study different strategies of wealth management and investment planning.
- To understand financial concepts process calculations and financial planning practice in India.
- To learn how to plan retirement.
- To learn about estates and estates planning.

Course Outcomes:

After completion of the course, learners would be able to:

- Studnets will students wil know the concepts of wealth, investment, retirement planning, insurance policies , estate pplannig and also how systematic planned savings and investment can help create a good future and life after retiremnt.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Wealth & Fianncial Management.
1	**Unit 1: Introduction to Wealth Management:**
1.1	¨ **Overview:** Define Wealth, Meaning and Scope of Wealth Management. ¨ Wealth Cycle. ¨ Wealth Management Process. ¨ Introduction to Financial Literacy.
1.2	**Savings and Investments:** ¨ Introduction, Nature and Scope of Saving and Investments Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital). ¨ Investment Alternatives. ¨ Investment Attributes. ¨ Approaches to investment decision making. ¨ Qualities for successful investment. Alternatives to Investment decision – Direct and Indirect.
2	**Unit 2: Wealth Management Strategy:**
2.1	¨ **Wealth Management Strategy:** Meaning and Scope of Wealth Management Strategy. ¨ The Unwealthy Habits. ¨ Philosophy of Wealth Creation and Management. ¨ Need for Planning.
2.2	**Investment Planning:** ¨ Types of Investment Risk. ¨ Risk Profiling of Investors and Asset Allocation (Life Cycle Model). ¨ Asset Allocation Strategies (Strategic, Tactical, Life Cycle based). ¨ Goal based Financial Planning. ¨ Active and Passive Investment Strategies.

DETAILED SYLLABUS

Sub-Unit	Unit Title
3	**Unit 3: Financial Planning and Financial Mathematics:**
3.1	**Financial Planning:** ¨ Introduction. ¨ Role of Financial Planner. ¨ Process of Financial Planning. ¨ Cash Flow Analysis. ¨ Portfolio Management ¨ Financial Planning in India. ¨ Financial Blood Test Report.
3.2	**Financial Mathematics:** ¨ Calculation of Returns (CAGR, Post-tax Returns, etc.). ¨ Calculation of Total Assets. Net Worth Calculations.
4	**Unit 4: Retirement and Estate Planning:**
4.1	¨ **Retirement Planning:** Meaning and Objectives of Retirement Planning. ¨ Gifts and Trust, Charity Planning. ¨ Importance of making a will. ¨ Avoidable Mistakes in Retirement Planning. ¨ Power of Attorney for Asset Management.
4.2	**Estate Planning:** ¨ Meaning and Scope. ¨ Need for Estate Planning. ¨ Tools for Estate Planning. ¨ Considerations for Personal Property and Collectibles.
4.3	¨ **Insurance Planning:** Meaning. ¨ Basic Principles of Insurance. ¨ Functions and Characteristics of Insurance. ¨ Rights and Responsibilities of Insurer and Insured. ¨ Types of Life Insurance Policies. ¨ Types of General Insurance Policies. Health Insurance – Mediclaim – Calculation of Human Life Value / Belth Method CPT.

SEMESTER: IV

PROGRAM(s): S.Y.B.B.I.		SEMESTER: IV			
Course/Subject: Monetary Economics		Course Code: HUBBI/IV/OE			
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To develop an introductory understanding of macroeconomic concepts , topics and theories of how to address macroeconomic problems and understands the empirical aspects such as monetary reforms and their impact on India economy.
- It will help learners to help acquire the ability to clearly illustrate the specific roles and functions of monetary and fiscal policy in the economy and explain how these are applied to the process of shaping economic policy and stabilizing the economy, specifically with regard to controlling inflation, promoting full employment and facilitating economic growth.

Course Outcomes:

After completion of the course, learners would be able to:

- Learners would be capable of critical thinking and also able to carry out investigation about various socio-economic issues objectively while bridging the gap between theory and practice.
- The course will teach frameworks for measuring performance in public finance management, focusing on accountability and transparency, by applying their knowledge in preparation of the budget and managing its complexities in various sectors.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject:Monetary Economics
1	**Unit 1:**
1.1	**Introduction to Macro-Economics:** Scope of macro-economics - Concepts of national income and Green GNP- trade cycle: features and phases.
1.2	**Supply and Demand for money:** Money supply: Components and determinants, Demand for money: Classical and Keynesian approaches towards demand for money. Inflation: Demand –pull and cost-push inflation.
1.3	**Monetary policy** : Meaning , objectives and instruments.
1.4	**Fiscal Policy:** Meaning, objectives and instruments, budget: structure
2	**Unit II :**
2.1	Concept of public finance: Meaning, scope and functions, difference between private and public finance, principle of Maximum Social Advantage: Dalton and Musgrave versions, sound and functional finance.
2.2	Public Revenue: Sources, merits and demerits of direct and indirect tax.
2.3	Public Expenditure: Classification and causes of increase in public expenditure.
2.4	Public Debt: Types, burden, management and concepts of deficits.

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12. S.Ganguly, (1972) "Public Finanace, A Normative Approach", Nababharat publishers,Calcutta.
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SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER: IV

PROGRAM(s): S.Y.B.B.I.			SEMESTER: IV		
Course/Subject: Corporate Law			Course Code: HUBBI/IV/VSC01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To identify the fundamental legal principles behind contractual agreements.
- To understand and evaluate the legal framework of Corporate Environment in India and to gain elementary knowledge of Indian Corporate Law.
- To impart basic knowledge of the provisions of the Companies Act 2013 and the Depositories Act, 1996

Course Outcomes:

After completion of the course, learners would be able to:

- To gain knowledge about general administration of Company Law including Corporate Structure.
- Know about the uses and application of various documents in Corporate Sector
- Understand the basics of control and management of the companies in India
- Gather knowledge about the procedural aspects of Depositories Law

DETAILED SYLLABUS

Unit	Course/ Unit Title
1	**Company Law – An Overview**
1.1	Development of Company Law in India
1.2	Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference (Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act
1.3	Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189
2	**The Depositories Act, 1996**
2.1	Depository – Meaning , Benefits , Models, Functions Participants · The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants · BSDA and single registration for depository participants.



Syllabus

Smt. P. D. Hinduja Trust's
K. P. B. Hinduja College of Commerce, Mumbai
(Autonomous)

Re-accredited 'A+' Grade by NAAC



Affiliated to
The University of Mumbai

Syllabus for B.Com
(BANKING & INSURANCE)
Semester V & VI under NEP 2020

Programme Code: HUBBI

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER: V

PROGRAM: TYBBI			SEMESTER: V		
Course: International Banking and Finance			Course Code: HUBBI/V/MJ01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To understand the structure, functions and operations of International Banks and Financial System.
- To study and understand the cross-border transactions, investment strategies and its impact on International Banking and Financial System.
- To study the role of International Banks in the contemporary globalized era.
- To study in detail about the international financial instruments, foreign exchange markets, regulatory framework, compliance standards and the various risks involved in international banking and finance.

Course Outcomes:

- After the end of the course, the learner will be able to:
- Understand in detail key concepts, terminologies, and frameworks in international banking and
- finance.
- Critically evaluate the operations and strategies of international banks and financial institutions.
- Interpret and analyse currency exchange movements and their impact on global trade and investment.
- Understand and assess international financial regulations and their implications on banking operations.
- Identify and manage various risks faced by international banks.
- Develop strategic thinking for solving complex financial problems in a global context.

DETAILED SYLLABUS

Unit	Course / Unit Title
1	**Introduction to International Finance**
1.1	**International Finance:** Meaning, Features, Scope, Challenges, Goals, Principles and Advantages of International Finance. **Balance of Payment:** Meaning, Definition and Components of Balance of Payment. **Concept of Currency Convertibility:** Current Account Convertibility and Capital Convertibility.
1.2	**International Monetary System:** Gold Standard System – Meaning, Features, Advantages and Disadvantages. Bretton Woods System- Meaning, Features, Advantages, Disadvantages, Reasons for the Failures. **Exchange Rate System:** Fixed Exchange Rate System- Meaning, Features, Advantages and Disadvantages and types. Flexible Exchange Rate System- Meaning, Features, Advantages, Disadvantages and types.
2	**International Capital Markets**
2.1	**International Capital Markets:** Meaning, Origin and Growth, Major Players, Components and Barriers / Obstacles. **Foreign Direct Investments:** Meaning, Advantages and Disadvantages. **Foreign Portfolio Investments:** Meaning, Advantages, Disadvantages and Distinction between FDI and FPI. **International Equity Markets:** Meaning, Features, Elements and Factors Responsible for the Growth of International Equity Markets.
2.2	**Depository Receipts** - Concept of Depository Receipts, **GDR**- Meaning, Characteristics, Mechanism of Issue, Participants Involved and Advantages. **ADR –** Meaning, Types and Levels of ADR. **International Bond Market:** Domestic Bond - Meaning and Concept, Foreign Bonds – Meaning, Concept and Types, Euro Currency Bonds – Meaning, Concepts, Characteristics, Advantages and Types, Foreign Currency Convertible Bonds – Meaning, Features, Advantages and Disadvantages, Foreign Currency Exchangeable Bonds - Meaning, Features, Advantages and Disadvantages.

DETAILED SYLLABUS

Unit	Course / Unit Title
3	**Foreign Exchange Market and Foreign Exchange Risk Management**
3.1	**Foreign Exchange Market:** Meaning, Concept, Characteristics, Structure, Participants, Scope, Significance, Functions, Importance Regulatory Framework, Role of FEDAI and FEMA, RBI Guidelines on Forex Transactions. **Types of Foreign Exchange Rate System:** Fixed Exchange Rate System, Floating Exchange Rate System, Managed Float Determinants of Exchange Rate. **Foreign Exchange Transactions and Market Instruments:** Spot Market and Forward Market Transactions, Currency Future and Options, Currency Swap and Options, Arbitrage, Exchange Rate Quotations, Direct, Indirect and Cross Rate, Percentage Spread, Forex Trading Mechanism.
3.2	**Exchange Rate Theories:** Purchasing Power Parity and Interest Rate Parity. **Foreign Exchange Risk Management:** Meaning, Concept, Types of Forex Risks, Transaction, Translation and Economic Risk, Transaction, Position, Settlement, Pre-Settlement, Gap / Mismatch Risk faced by Banks, Forex Risk Hedging Techniques – Future, Swap and Options, Role of Derivatives in Forex Risk Management. Globalization and its Impact on Forex Market.
4	**International Banking Operations**
4.1	International Banking: Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Advantages, Disadvantages of Crypto Currency. Functions of International Banking, Correspondent Banking, International Payment Systems, NRI Accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance Related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees. International Lending: International Lending Operation, Loan Syndication, Parties Involved, Phases /Stages in Loan Syndication, Types of Syndication, Risk in International Lending, Role of International Credit Rating Agencies.

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

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SEMESTER – V

PROGRAM(s): T.Y.B.B.I.		SEMESTER: V			
Course/Subject: Financial Reporting and Analysis		Course Code: HUBBI/I/MJ02			
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To familiarize the learners with the fundamental aspects of Financial Reporting and Analysis, International Financial Reporting Standard (IFRS).
- To develop the expertise to prepare financial statements of Banking Companies, Insurance Companies, Company Accounts and Cash Flow Analysis.

Course Outcomes:

After completion of the course, learners would be able to:

- To comprehend skills and competencies of Financial Reporting & Analysis System and International Financial Reporting Standard (IFRS).
- To be acquainted with the principles of accounting and apply the same in preparing financial statements of Banking Companies, Insurance Companies, Company Accounts and Cash Flow Analysis.
- To apply Financial Reporting and Analysis as decision making tool in business performance.
- To make Career in Financial Accounting, Management Accounting, etc. and pursue higher studies in Financial Accounting field.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course / Subject: Financial Reporting and Analysis
1	**<u>Unit I:</u> Final Accounts of Banking Company**
1.1	Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio.
1.2	Bills Purchase and Discounted, Rebate on Bill Discounted.
1.3	Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement. Non – performing Assets and Income from Non – performing Assets.
1.4	Provision in respect of Advances covered by Guarantees of DICGC / ECGC. Capital Adequacy.
1.5	Final Accounts in Prescribed Form, Practical Problems on Final Accounts of Banking Company.
2	**Unit II: Final Accounts of Insurance Company**
2.1	Accounting Provision for Insurance Act and Insurance Regulation and Development Authorities Act for Life Insurance and General Insurance Business.
2.2	General Insurance – various types of insurance like fire, marine, miscellaneous, special terms like premium, claims, commission, management expenses, reserve for unexpired risk, re-insurance.
2.3	Preparation and Presentation of Corporate Final Accounts for General Insurance Companies. Practical Problems on Final Accounts of General Insurance Company.
2.4	Life Insurance – assurance, surrender value, bonus, consideration for annuities granted, life assurance fund, types of policies, accounting treatment of surplus of the life insurance business.
2.5	Preparation and Presentation of Corporate Final Accounts for Life Insurance Companies. Practical Problems on Final Accounts of Life Insurance Company.

DETAILED SYLLABUS

3	**<u>Unit III:</u> Preparation of Final Accounts of Companies**
3.1	Relevant Provisions of Companies Act related to Preparation of Final Account (Excluding cash flow statement).
3.2	AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies).
3.3	Adjustment for Provision for Tax and Advance Tax, Managerial remuneration on Net Profit before tax, Fixed Assets and Depreciation, Dividend, etc. and any other adjustments as per the prevailing accounting standard.
3.4	Preparation of Financial Statements as per Companies Act. (Excluding cash flow statement), Practical Problems on Final Accounts of Companies as per Division I of Schedule III.
3.5	Financial Statements of a company required to comply with Indian Accounting Standards (Ind AS) as per Division II of Schedule III.
4	**Unit IV: Cash Flow Analysis and International Financial Reporting Standard (IFRS).**
4.1	Cash Flow Analysis as per AS 3 (Indirect Method Only), Cash Concept of Funds, Cash and Cash Equivalent, Classification of Activities, Benefits, Limitations and its Analysis.
4.2	Methods of calculation of Cash Flow from Operating Activities, Procedure for preparation of Cash Flow Statement, Proforma as per AS 3 by ICAI, Practical Problems on Cash Flow Statement.
4.3	Ind AS 7 'Statement of Cash Flows', Objective and Scope, relevant terms, differentiate between Ind AS 7 and AS 3.
4.4	**IFRS 1-** First Time Adoption of International Financial Reporting Standards, Use of Fair Value as Deemed Cost, Use of Deemed Cost, Presentation and Disclosure, etc.
4.5	**IFRS 2**- Share Based Payment, Equity Settled Share Based Payment Transactions, Determining the Fair Value of Equity Instruments granted, Cash Settled Share Based Payment Transactions, Disclosure, etc.

SEMESTER – V

PROGRAM(s): T.Y.B.B.I.			SEMESTER: V		
Course/Subject: Business Ethics and Corporate Governance			Course Code: HUBBI/V/MJ03		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To acqaint the students with the concepts of Business Ethics , Corporate Governance and Corporate Social Responsibility.
- To make them understand how business ethics helps to build goodwill.
- To make them understand the different models of Corporate Governance used in organisations.
- To make the students aware of the role and importance of Business Ethics in Banking and Insurance Sector.
- To help students know the role and importance of CSR in Banking and Insurance Sectors.

Course Outcomes

After completion of the course, learners would be able to:

- An in-depth understanding of the role and importance of the concepts of Business Ethics, Corporate Governance and Corporate Social Responsibility in organisations.
- Clarity on the implementation of Business Ethics through various committees.
- An understanding of the implementation of different Corporate Governance Models.
- To know how Ethics is implemented in Banking and Insurance Sector where public money is involved.

DETAILED SYLLABUS

Unit	Unit Title
	Course/ Subject:
1	**Unit 1: Introduction to Business Ethics:**
1.1	Definition, Meaning, Nature of Ethics. Meaning of Moral and Ethics. Types of Ethics, Importance of Ethics. Business Ethics, Meaning and Nature. Importance of Ethics in Business. Areas of Business Ethics, Meaning of Functional Ethics, Types of Ethics According to Functions of Business: Marketing Ethics, Foreign Trade Ethics and Ethics Relating to Copyright. Marketing: Characteristics of Free and Perfect Competitive Market.
2	Unit II : Application of Ethical theories in Business:
2.1	Ethical Decision Making: Decision Making (Normal Dilemmas And Problems): **(I)** Utilitarianism (J. Bentham And J.S. Mill), **(II)**Deontology (I. Kant) Virtue Ethics. (Aristotle). Gandhain Approach In Management And Trusteeship, Importance And Relevance of Trusteeship Principle in Modern Business. Ethical Issues in Functional Areas if Business. Ethics in Advertising (Truth In Advertising). Ethical Issues in Finance.

DETAILED SYLLABUS

3	**<u>Unit III:</u> Introduction to Corporate Governance:**
3.1	Definition, Balance-frame work. Business Ethics - an important dimension to Corporate Governance, Fair and Unfair Business Practices. Theoretical Basis of Corporate Governance, Mechanism- Corporate Governance Systems, Indian Model of Governance, Good Corporate Governance, Obligations Towards Society and Stake holders. Theories underlying Corporate Governance (Stake holder's theoryand Stewardship theory, Agency theory, Separation of ownership and Control, Corporate Governance Mechanism: Process, Indian Model, OECD, and Emphasis on Corporate Governance, (Transparency Accountability and Empowerment).
4	**Unit IV: Genesis and Implementation of Corporate Governance in India:**
4.1	Introduction to principles – Arthashastra and Good Governance in ancient India, Protection of Interest of Customer and Investors, Historical perspective of Corporate Governance and Issues in Corporate Governance. **Values:** Meaning, Types Teaching from Scriptures Like Gita, Quran, Bible Value Systems in Business. **Implementation of Corporate Governance:** Role of Board of Directors and Board Structure, Role of the Non-executive Director, Role of Auditors, SEBI Growth of Corporate Governance. Role of Government, Corporate Governance in India. Accounting Standards and Accounting disclosures. Finance Reporting and Corporate Governance, Non Accounting Regulations in Corporate Governance, Corporate Governance & CSR, Family Owned Business, Background, Family Businesses in India, Need for Professionalization and Transparency in Family Business.
4.2	**Global Scenario:** **Business Ethics in Global Economy:** Ethics in the Context of Global Economy, Relationship Between Business. Ethics & Business Development, Role of Business Ethics in Building a Civilized Society. **Corporate Governance and Issues Related to Scams:** Corruption: Meaning, Causes, Effects. Frauds and Scams in Banks, Insurance Companies, Financial Institutions, Measures to Overcome Fraud and Corruption, Zero Tolerance of Corruption.

SEMESTER – V

PROGRAM(s): T.Y.B.B.I.			SEMESTER: V		
Course/Subject: Auditing-I			Course Code: HUBBI/V/MN		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objective:

- Identifies unauthorized transactions, ghost accounts, or data entry mistakes early
- Analyzes exposure to liquidity, operational, and market risk.
- The Regulatory Compliance which Ensures operations follow banks

Course Outcomes:

After completion of the course, learners would be able to:

- Inspects loan portfolios, checks if proper collateral exists, and tracks non-performing assets (NPAs).
- Able to understand the risk related to market, liquidity.

DETAILED SYLLABUS

Unit	Course / Unit Title
1	**Unit 1: Audit of Limited companies**
1.1	Qualifications, Disqualifications, Appointment, Removal, Remuneration of Auditors, Audit Ceiling, Status, Power, Duties and Liabilities of Auditors, Branch Audit, Joint Audit, Special Audit. Maintenance of Books of Account –Related Party Disclosures, Segment Reporting, Divisible Profit, Dividend and Depreciation (Companies Act, Standards on Accounting, Legal Decisions and Auditor's Responsibility), Representations by Management, Contents of Annual Report. Definition, Distinction between Report and Certificate, Types of Reports/Opinion.
2	**Unit II : Auditing Techniques and Internal Audit**
2.1	**Test Check**-Test Checking Vs Routing Checking, Test Check meaning, Features, Factors to be Considered, When Test Checks Can be Used, Advantages, Disadvantages and Precautions. **Audit Sampling** -Audit Sampling, Meaning, Purpose, Factors in Determining Sample Size -Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items, Evaluation of Sample Results, Auditors Liability in Conducting Audit Based on Sample. **Internal Control** -Meaning and Purpose, Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for loans and advances, deposits .Internal Checks Vs Internal Control, Internal Checks Vs Test Checks.

DETAILED SYLLABUS

3	**Unit III: Audit of Banking Companies**
	Introduction of Banking Companies, Form and Content of Financial Statements, Qualifications of Auditor, Appointment of Auditor, Remuneration of Auditor, Power of Auditor, Auditor's Report, Format of Audit Report, Long Form Audit Report, Conducting an Audit, Initial Consideration by Statutory Audit, Internal Control System, Verification of Assets and Balances.
4	**Unit IV: Auditing Techniques: Vouching & Verification:**
	Vouching Income & Expenses ·Interest and Discount Earned · Commission, Exchange, and Brokerage: · Interest Paid on Deposits: · Operating Expenses: Verification Balance sheet· Deposits (Current, Savings, and Term · Borrowings (From Central Banks/Other Banks·Other Liabilities and Provisions· Contingent Liabilities:

REFERENCES:

1. AUDITING PRINCIPLES & PRACTICES – SK BASU
2. SHARMA, T.R., AUDITING PRINCIPLES & PROBLEMS, SAHITYABHAVAN, AGRA
3. SPICER & PEGLER, PRACTICAL AUDITING
4. WOOLF, EMILE,AUDITING TODAY
5. BASU, SANJIB KUMAR, FUNDAMENTALS OF AUDITING, PEARSON
6. AUDITING ASSURANCE STANDARDS AND GUIDELINES ISSUED BY IC

SEMESTER – V

PROGRAM(s): T.Y.B.B.I.					SEMESTER: V
Course/Subject: Financial Services Management					Course Code: HUBBI/V/VSC
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To develop the understanding about financial services provided by banks
- To create learning of Treasury management of banks.
- To develop the skills among the learner to become Mutual fund dealers.

Course Outcomes:

- The learners will be able to identify various components of the financial Services.
- The learners will be able to classify services provided by the financial intermediaries.
- The learners will be able to interpret the development in the Mutual fund, Securitisation of Debt and Derivatives.
- The learners will be able to analyze the functioning of Treasury Management services in Banking sector
- The learners will be able to possess the qualities to become services provider of Mutual fund and factoring.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Financial Services Management
	Unit I:
1	**Introduction to Financial Services**
1.1	Meaning, Classification, Scope, Fund Based Activities, Non Fund Based Activities, Modern Activities, Financial Instruments, Challenges Facing the Financial Sector.
1.2	**Merchant Banking** 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.
1.3	**Treasury Management –** Meaning, Definition, Features, Scope, Advantages. Role of a Treasury Manager, Traits of a Treasury Manager, Different Investments considered by Treasury manager. Regulations governing Treasury management. Case Study
2	**Unit II :**
2.1	**Mutual Funds -** Introduction to Mutual Funds, Structure of Mutual Fund in India, Classification of Mutual Funds, AMFI Objectives, Advantages of Mutual Funds, Disadvantages of Mutual Funds, NAV Calculation and Pricing of Mutual Funds, Mutual Funds Abroad, Mutual Funds in India, Reasons for Slow growth, Future of Mutual Funds Industry.
2.2	**Factoring and Forfeiting –** Factoring, Meaning, Modus Operandi, Terms and Conditions, Functions, Types of Factoring, Factoring vs. Discounting, Cost of factoring, Benefits, Factoring in India, Forfeiting- Definition, Factoring vs. Forfeiting, Working of Forfeiting, Cost of Forfeiting, Benefits of Forfeiting, Drawbacks of Forfeiting.
2.3	**Securitisation of Debts and Derivatives –** **Securitization of Debt** Meaning & Definition of Securitization, Securitization vs. Factoring, Modus Operandi, Role of Merchant Banker, Role of Other Parties, Securitization Structure Securitisable assets, Benefits of Securitization, Conditions for Successful Securitization, Securitization Abroad, Securitization in India, Reasons for non popularity of Securitization, Future Prospects of Securitization. **Derivatives** Meaning, Types of Financial Derivatives, Options, Futures, Forwards, Swaps, Futures & Options Trading System, Clearing Entities &Their Role.

SEMESTER– VI

PROGRAM: TYBBI			SEMESTER: VI		
Course: Central Banking			Course Code: HUBBI/VI/MJ 01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To study and understand the role and functions of a central bank in the economy.
- To study the structure and operations of the Reserve Bank of India and other Central Banks in the global economy.
- To analyse in detail the role of central banks in formulation and implementation of monetary policy in controlling inflation and achieving economic growth.
- To study the various tools used by central banks like CRR, SLR, Repo, Reverse Repo, Open Market Operation etc.
- To study the regulatory and supervisory role of central banks in supervising the commercial banks and other financial institutions in order to ensure financial stability.

Course Outcomes:

After the end of the course, the learner will be able to:

- Learn key objectives, roles and functions of central banks.
- Evaluate the effectiveness of monetary policy in maintaining financial stability.
- Analyse the role of central banks in controlling money supply and interest rates in the economy thus achieving the economic growth and stability.
- Understand the role of central banks in regulating and supervising the banking system.

DETAILED SYLLABUS

Unit	Course / Unit Title	Credits / Lectures
1	**An Overview of Central Banking** **Central Banking:** Concept of Central Banking, Institutional Growth of Central Banking, The Changing Face of Central Banking. **Role of Central Banks:** Determination of Goals, Inflation Targeting, Exchange Rate Targeting, Money Supply Targeting, Money Growth Targeting, Viable Alternatives to Central Bank, Central Banking in India. **Contemporary Issues:** Autonomy and Independence, Credibility, Accountability and Transparency of a Central Bank.	**15**
2	**RBI as the Central Bank of India** **Policy Framework for RBI:** Organizational Framework, Operational Framework, Role as a Central Banker, Promotional Role of RBI, Regulatory Role of RBI. **RBI and Monetary Policy:** **Macroeconomic Policies:** Meaning and Objectives. **Monetary Policy:** Meaning, Objectives, Monetary Policy in India, Goals, Targets and Instruments of Monetary Policy. **Fiscal Policy:** A Brief Overview of Fiscal Policy, Meaning, Objectives, Instruments of Fiscal Policy, Limitations, Striking Balance between Inflation and Growth through Monetary and Fiscal Policies.	**15**

DETAILED SYLLABUS

3	**Role of RBI** **Regulation and Supervision:** Need for Regulation and Supervision, Banking Regulation Act, 1949, Banking Regulation and Supervision, Functions of the Department of Supervisory, Regulations Review Authority, Unified Regulator v/s Multiple Regulators. **RBI – On-site Inspection and Off-site Monitoring and Surveillance:** The Core Principles for Effective Supervision, On-Site Examination, Off-Site Surveillance, On-Site Inspection and Off-Site Monitoring in India, Off-Site Monitoring in Different Countries, Computerized Off-Site Monitoring and Surveillance (OSMOS). **RBI and Financial System:** Introduction, Meaning, Functions, Characteristics of Financial System, Role of RBI in Regulating Financial System and Financial Sector Reforms.	**15**
4	**Central Banking in Globalized Era** **Central Banks in the World:** Federal Reserve System, Bank of England, The European Central Banking, Bank of Japan and Peoples Bank of China. **Interconnectivity of Central Banks with Other International Financial Institutions:** Meaning, Various International Institutions, **ADB:** Objectives, Role and Functions. **IMF:** Objectives, Role and Functions. **World Bank:** Objectives, Role and Functions. **BIS:** Objectives, Role and Functions. **Central Banking in Cyber World:** E -Banking, E- Money, IT induced Changes and Monetary Policy, E- Payments, Risks in the New IT Era, Impact of IT, Globalization and Central Banks.	**15**

SYLLABUS FOR BBI
(BACHELOR OF BANKING AND INSURANCE)

SEMESTER– VI

PROGRAM(s): T.Y.B.B.I.			SEMESTER: VI		
Course/Subject: Security Analysis and Portfolio Management			Course Code: HUBBI/I/MJ02		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To familiarize the learners with the fundamental aspects of Security Analysis and Portfolio Management, Fundamental Analysis and Technical Analysis.
- To make them understand the concepts and apply the techniques of Portfolio Management, Portfolio Valuation, Efficient Market Theory, Capital Asset Pricing Model (CAPM) and Arbitrage Pricing Theory (APT).

Course Outcomes:

After completion of the course, learners would be able to:

- To comprehend skills and competencies of Security Analysis & Portfolio Management and Fundamental Analysis & Technical Analysis.
- To be acquainted with the methods of Portfolio Management, Portfolio Valuation, Efficient Market Theory, Capital Asset Pricing Model (CAPM) and Arbitrage Pricing Theory (APT).
- To apply Security Analysis and Portfolio Management as decision making tool in business performance.
- To make Career in Financial Management, Financial Accounting, etc. and pursue higher studies in Security Analysis and Portfolio Management field.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course / Subject:Security Analysis and Portfolio Management
1	**<u>Unit I:</u> Portfolio Management – An Introduction & Process**
1.1	Investment, Meaning, Characteristics, Objectives, Investment vs. Speculation, Investment vs. Gambling and Types of Investors, Investment Environment in India and Factors Conducive for Investment in India.
1.2	Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management.
1.3	Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk – Security and Portfolio, Calculation of Covariance, Risk – Return Trade off.
1.4	Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.
2	**Unit II: Portfolio Valuation**
2.1	Portfolio Revision – Meaning, Need, Constraints and Strategies.
2.2	Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.
2.3	Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing, Bond Pricing Theorems, Bond Risks and Bond Duration.

DETAILED SYLLABUS

3	**<u>Unit III:</u> Fundamental Analysis and Technical Analysis**
3.1	Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.
3.2	Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics, Company Analysis – Financial Statements, Analysis of Financial Statements.
3.3	Dow Theory, Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory
3.4	Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index, Market Indicators, Fundamental Analysis vs. Technical Analysis.
4	**Unit IV: Efficient Market Theory, Capital Asset Pricing Model (CAPM) & Arbitrage Pricing Theory (APT)**
4.1	Random Walk Theory, The Efficient Market Hypothesis, Forms of Market Efficiency, Competitive Market Hypothesis.
4.2	CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM, Beta.
4.3	Arbitrage Pricing Theory (APT) – The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT vs. CAPM.

SEMESTER – VI

PROGRAM(s): T.Y.B.B.I.			SEMESTER: VI		
Course/Subject: Human Resource Management			Course Code: HUBBI/VI/MJ 03		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To acquaint the students with all the important concepts of Human Resource Management.
- To make the students understand the role of HRM managers especially in Banking and Insurance Companies.
- To make the students aware of the HRM strategies used especially in Banking and Insurance Sectors.

Course Outcomes:

- The students will have an in-depth knowledge of the various concepts of HRM and their importance in an organization.
- The students will have a clarity on their role as an employee as well as HR manager.
- The students will have a fair understanding how HRM can be strategically aligned for getting an optimum result from employees in an organization.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Human Resource Management
1	**<u>Unit 1</u>: Framework of Human Resource Management:**
1.1	Introduction to HRM, Nature of HRM, Scope of HRM, Functions and Objectives of HRM, HRM Policies and Practices, Role and Functions of HR Manager (in Banking and Insurance Sector)
1.2	HRM and Strategies, Strategic function of HRM, Understanding and Implementing Global Competitiveness and HR, strategic HR, Linkages of organizational and HR Strategies.
2	**Unit II : HR Procurement:**
2.1	Job Analysis and Design, Job Analysis, Introduction, Importance, Purpose, Benefits, Job Evaluation, Competency Based Job Analysis.
2.2	Job Design, Introduction, Characteristics, Factor Affecting Job Design, Job Satisfaction.

DETAILED SYLLABUS

3	**<u>Unit III:</u> HR Planning and Recruitment:**
3.1	Definition, Objectives, Need and Importance of HRPlanning, Preparing Manpower Inventory.
3.2	Promotions and Transfers.
3.3	Recruitment, Strategic Approach to Recruitment, Recruitment Source; Internal and External, Selection Procedure.
4	**<u>Unit IV</u>: Training and Development:**
4.1	Employee Training and Development, Nature and Process of Training, Training methods, On the job, Off the job. Management Development Program, Performance Appraisal, Definition, Methods. Advantages and Limitations of Appraisal.
4.2	Compensation: Meaning, Need and Importance, Current Trends in Compensation, Team Based Incentives, Pension Schemes with Reference to Banking and Insurance, Fringe Benefits, Perquisites, Allowances and other Non – Monetary Benefits.
4.3	Voluntary Retirement Scheme, Concept, Types, Needs, Effects with reference to Banking and Insurance. Participative Management: Meaning, Levels, Types, Employee Welfare, Comparative Study of Working Conditions in Banks, Financial Institutions, Insurance Company.

SEMESTER – VI

PROGRAM(s): T.Y.B.B.I.			SEMESTER: VI		
Course/Subject: Auditing-II			Course Code: HUBBI/VI/MN01		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
4	NA	NA	4	40	60

Learning Objectives:

- To enable the learners to understand the need accuracy in the preparation of financial statements and the systematic process of auditing

Course Outcomes:

After completion of the course, learners would be able to:

- The learners will understand the importance of Financial Statements, the users of those statements, importance of an error free financial statement for a company, how the Auditing is done by an Auditor to identify those errors and frauds.

DETAILED SYLLABUS

Unit	Unit Title
	Course/ Subject: Auditing-II
1	**Unit 1: Audit of Insurance Companies**
	Audit of Companies carrying General Insurance Business, Audit of Companies carrying Life Insurance Business, Applicability of Accounting Standards (AS 3, 4,9,13,17), Books and Registers to be maintained, Submission of Reports and Returns, Audit of Accounts, Preparation of Audit and Internal Controls
2	**Unit II : Auditing Techniques – Vouching and verification**
	Vouching of Revenue and Expenses: Premium Earned, Claims Paid and Outstanding, Commission on Policies, Reinsurance Ceded and Accepted. Verification of Balance sheet : Investments, Agents' Balances and Outstanding Premiums, Cash and Bank Balances, Outstanding Claims Provision, Funds for Future Policyholders

DETAILED SYLLABUS

3	**<u>Unit III: New Areas of Auditing</u>**
3.1	Cost Audit, Human Resource Audit, Management Audit, Operational Audit, Forecast Audit, Social Audit, Tax Audit, Forensic Audit and Environmental (Green) Audit. Audit in an EDP Environment, Introduction, General Approach to EDP Based Audit and Special Techniques for Auditing in an EDP Environment.
4	**<u>Unit IV: Professional Ethics and Misconduct</u>**
4.1	Introduction, Meaning of Professional Ethics Meaning of Professional Misconduct, Schedules to the Chartered Accountants Act, 1949 Relating to Professional Misconduct, Enquiry into Charges of Misconduct of Chartered Accountants.

REFERENCES:

1. L.N. CHOPDE- D.H. CHOUDHARI, DR. BABAN, TAYWADE-AUDITING:- SHETH PUBLISHER PRIVATE LIMITED, MUMBAI.
2. DR. K.R. DIXIT AUDITING- VISHWA PUBLISHERS & DISTRIBUTOR"S NAGPUR.
3. B.N. TANDON, S. SUDHARSANAM, S. SUNDHARABABU:- PRACTICAL AUDITING-S. CHAND & COMPANY LTD.,
4. S.K. MEHATA- AUDITING:- DIAMOND PUBLICATION, PUNE

SEMESTER – VI

PROGRAM(s): T.Y.B.B.I.			SEMESTER: VI		
Course/Subject: Turnaround Management			Course Code: HUBBI/VI/VSC		
Teaching Scheme					Evaluation Scheme
Lectures (Hours per week)	Practical (Hours per week)	Tutorial (Hours per week)	Credit	Continuous Internal Assessment (CIA)	Semester End Examination
2	NA	NA	2	20	30

Learning Objectives:

- To develop the understanding about Turnaround Strategies
- To develop the knowledge about the roles of stakeholders in the development of any business organization.
- To develop the skills among the learner to create revival strategy based on domestic and international experiences.

Course Outcomes:

- The learners will be able to identify different forms of business organizations.
- The learners will be able to summarise the various causes of industrial sickness.
- nspects loan portfolios, checks if proper collateral exists, and tracks non-performing assets (NPAs) The learners will be able to relate the role of stakeholders in the development of any business organization.
- The learners will be able to evaluate the role of the management team in turnaround management.
- The learners will be able to formulate a plan for the revival of business based on a case study.

DETAILED SYLLABUS

Sub-Unit	Unit Title
	Course/ Subject: Turnaround Management
1	**Unit 1:**
1.1	**Introduction to Business -** Meaning, Definition, Features, Importance, Symptoms, Types of Business Organization. Different approaches for Growth and Survival. Overview of Strategies
1.2	**Industrial Sickness -** Meaning and Internal /External Reasons of Industrial Sickness, Symptoms of Industrial Sickness, Measures to Overcome Sickness by Government and Stakeholders, Role of BIFR in Sick Industries
2	**Unit II :**
2.1	**Turnaround Management Strategies -** Turnaround – Meaning, Definition, Indicators of Successful Turnaround, Turnaround management strategies - TQM and Restructuring, BPR - Meaning, Definition, Elements, Need, Implications – Approaches, Kaizen, Just in Time. Case study based on Turnaround strategies (Domestic and International)
2.2	**Business Scenario** Features, Advantages, Disadvantages, Types and Present Status of Outsourcing, Networking, Franchising, Freelancing, Self-Financing, Startup, e-commerce, m- commerce

REFERENCES:

1. PRACTICAL SHUTDOWN & TURNAROUND MANAGEMENT FOR K, ENGINEERS & MANAGERS (ENGLISH, PAPERBACK, IDC TECHNOLOGIES PVT LTD.)
2. MANAGING CORPORATE TURNAROUND TEXT & CASES RAM AVTARYADAV , CONCEPT PUBLISHING CO.
3. BUSINESS PROCESS REENGINEERING,O.P.AGRAWAL
4. THE TURNAROUND EXPERIENCE – FEDDRICKZIMERMAN

F. BEST PRACTICES & FUTURE PLANS

Best Practices



Experiential learning through workshops, live projects, field visits, internships, and interaction with professionals from bank and insurance sector.



Providing students with opportunities to joiin internships and get experience from indusrty as part of internal assessments.



Encouraging participation in intercollegiate media festivals to enhance exposure and confidence.



Maintaining an active digital and social media presence managed by students under faculty supervision to promote departmental activities and practical learning.



Offering peer learning opportunities where senior students train juniors in soft skills, presentations and preprations for corportae interview

Future Plans

- continue Conducting the festival FINEDGE
- Collabrations with industries to give more opportunities to studnets.
- Creation of a dedicated Placement and Career Guidance Cell for students to facilitate campus placement, resume writing, soft skill traning & interview training.

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(Affiliated to University of Mumbai)



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