

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science & Commerce

Syllabus Framework as per LOCF



Hindi Vidya Prachar Samiti's

Ramniranjan Jhunjhunwala College

of Arts, Science & Commerce

(Autonomous College)

Affiliated to

UNIVERSITY OF MUMBAI

Syllabus Framework As Per LOCF

Program: B. COM (BANKING & INSURANCE)

Program Code: RJCUBBI

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THE PREAMBLE

Why B.Com. in Banking and Insurance?

With the increasing popularity and demand for the financial services sector in India, the sector also required trained professionals or specialists who can handle various tasks in the financial services industry.

The course offers to enrolled candidates:

- Knowledge of different aspects of Banking and Insurance.
- Thorough understanding of the practical application of the theory.
- Advanced lessons in:
 1. Business Communication
 2. Business Economics Paper
 3. Environmental Studies
 4. Accountancy & Financial Management
 5. Mathematical & Statistical Techniques.

The discipline is about concepts such as:

- Risk-coverage or protection against various hazards of life.
- Financial contracts that bind two people to certain responsibilities which is known as Policy.
- Policy-holder and insurer relationship.

B.Com. in Banking and Insurance: Who should opt?

Ideal candidates for the course would possess:

- Good communication skills.
- Ability to handle customers.
- Basic knowledge about the industry.
- Specialization in certain areas like credit appraisal skills.
- Skills to manage huge loan files and foreign exchange.

Why B.Com (Banking & Insurance) at RJ?

With the B. Com. in Banking and Insurance is a 3-year full time undergraduate course which is divided into 6 semesters.

The curriculum at RJ has been designed to create trained professionals who can:

- Handle various financial activities associated with banking and insurance sectors.
- Operate efficiently in the Banking and Insurance environment in the financial service sector.

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- Handle various technologies employed in the field of Banking and Insurance.

The course offers to eligible candidates (both theoretical and practical insights into):

- Theoretical and application-based knowledge in the banking and financial sector.
- Management and analytic skills to work with various financial tools, such as:
 1. Regulatory agencies
 2. Global markets.
- **lessons in:**
 1. Lending finance
 2. Bank management
 3. Investing
 4. Commercial, public and private banking
 5. Customer service skills
- For professionals working with loans, the Loan Review Certificate program offered by the Bank Administration Institute can be pursued.
- Financial bankers who meet the required experience and education can take the exam needed to earn the Certified Mortgage Banker credential issued by the Mortgage Bankers Association.
- Students seeking a career in the banking industry can complete a Bachelor's degree program in business administration.
- The average annual course fee in India ranges between INR 14,000 to 10 lakhs, depending upon the institute offering the course.
- The average salary offered in India to successful graduates of the course ranges between INR 2 to 20 lakhs, depending upon the candidate's expertise in the field.

Programme Outcome

Programme outcome refers to the overall characteristic an individual is supposed to acquire on the completion of the three year degree program in B.Com (Banking & Insurance). The knowledge and skills acquired, while pursuing the course is applicable beyond the discipline and also applicable in various practical aspects of life. After successful completion of the course, students will be able to enhance their

- Critical thinking: capability to generate an analytical frame of mind in terms of application of concepts, theories and methods, formulate questions and quest to seek solutions to the problems.
- Analytical skills: ability to evaluate the problems, identify the logical flaws, skillful application of research methods and generate and understand data sets.
- Problem solving capacity: capacity to extrapolate from what one has learned and apply their competencies to solve different kinds of non-familiar problems.
- Team work: Ability to work effectively and respectfully with diverse teams; facilitate cooperative or coordinated effort on the part of a group, and act together as a group or a team in the interests of a common cause and work efficiently as a member of a team.
- Moral and ethical awareness: Ability to embrace moral/ethical values in conducting one's life, formulate a position/argument about an ethical issue from multiple perspectives, and use ethical practices in all work.
- Digital literacy: Capability to use ICT in a variety of learning situations, demonstrate ability to access, evaluate, and use a variety of relevant information sources; and use appropriate software for analysis of data.

PROGRAM SPECIFIC OUTCOMES

FOR

B. COM (BANKING & INSURANCE)

The following program specific outcome of B.Com (Banking & Insurance) is:

- To develop core competency in the discipline of Finance and Commerce
- To understand the fundamental concepts, pertaining to Financial services and financial markets
- To understand and evaluate the functioning of various investment avenues available.
- To expose the students to the concept and procedures and practices of accounting and taxation system in India.
- To train the students in understanding the Accountancy concepts, practical application of the same.
- To expose the students to the interdisciplinary modules to demonstrate the interconnectedness of the discipline with other subjects.
- To understand the national interests of India in comprehensive terms and Indian endeavors and response to emerging challenges in the financial system and issues in a fluid and dynamic global scenario.
- To demonstrate critical, innovative, and out of box thinking on the Financial System.
- To develop excellent writing skills and articulations following ethical norms of scholarship and academic writings.
- To develop digital literacy, research temperament, and research skills.

Teaching Learning Methods

The teaching learning method has been designed with student centric focus. The main aim of the teaching pedagogy is to teach domain knowledge to the students. It further aims to develop critical thinking, logical analysis and comprehensive development of the students studying the subject. The teaching learning methods include:

Classroom teaching: Explaining concepts, theories, methodologies related to the subject

Blended learning: Use of zoom platform, explainer videos and documentaries

Knowledge repository: Use of Google classroom

Group discussion: Online and offline based on topic taught

Presentations: Online and offline based on the syllabus

Field visits: Based on the syllabus

Digital learning: Training students with the digital tools and technologies

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Assessment Method

1. Two Internals of 20 marks each. Duration 30 min for each.
2. One External (Semester End Examination) of 60 marks. Duration: 2 hours.
3. Minimum marks for passing the Semester End Examination is 40 %.
4. Students must appear for at least one of the two Internal Tests to be eligible for the Semester End Examination.
5. For any ATKT examinations, there shall be ODD-ODD/EVEN-EVEN pattern followed.
6. HOD's decision, in consultation with the Principal, shall remain final and abiding to all.

Evaluation and Assessment

Total marks per course - 100.

CIA- 40 marks

CIA 1: Multiple choice questions/ project/ presentation//field visits/exhibitions/etc. --20 marks

CIA 2: Multiple choice questions/ project/ presentation//field visits/exhibitions/etc. --20 marks

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Semester End Examination – 60 marks

Question paper covering all units

Four questions of 15 marks each

Each question has an internal option

| | |
|---|----|
| 1. Full length question (from Unit I) | 15 |
| OR | |
| 1. Full length question (from Unit I) | 15 |
| 2. Full length question (from Unit II) | 15 |
| OR | |
| 2. Full length question (from Unit II) | 15 |
| 3. Full length question (from Unit III) | 15 |
| OR | |
| 3. Full length question (from Unit III) | 15 |
| OR | |
| 4. Full length question (from Unit IV) | 15 |
| OR | |
| 4. Full length question (from Unit IV) | 15 |

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Format of Submission of project/ presentation//field visits/exhibitions

| | | | |
|-------------------------|----------|--------------|---------------------------|
| Name of the Department: | Paper: _ | Course Code: | Name of the |
| Student: | Roll No: | Div: | Date: Type of Assessment: |
| Marks: | / 20 | | |

Assessment Pattern of project/ presentation//field visits/exhibitions

| Type of Assessment | Written work | Presentation | Overall Conduct | Total |
|--------------------|--------------|--------------|-----------------|--------------|
| Project | 10 | 05 | 05 | 20 |
| Presentation | 10 | 05 | 05 | 20 |
| Field Visit | 10 | 05 | 05 | 20 |
| Exhibition | 10 | 05 | 05 | 20 |