



Hindi Vidya Prachar Samiti's
Ramniranjan Jhunhunwala College
of Arts, Science & Commerce
(Empowered Autonomous College)

Affiliated to
UNIVERSITY OF MUMBAI

Syllabus for the T.Y.B.Com. (B & I)

Program: B. Com Banking and Insurance

Program Code: RJCUBBI

Course Code: RJCEPBBI351 & RJOJTBBI361

(CBCS 2025-26)

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

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

T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

- 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 Accounting 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.

B.Com (Banking & Insurance) Programme Specific Outcomes Descriptors

	FYBBI Paper I Semester I II	FYBBI Paper II Semester I II	FYBBI Paper III / VII Semester I II	SYBBI Paper V Semester III IV	SYBBI Paper VII Semester III IV	TYBBI Paper III Semester V VI	TYBBI Paper V Semester V VI
Disciplinary knowledge	✓	✓	✓	✓	✓	✓	✓
Critical Thinking	✓	✓	✓	✓	✓	✓	✓
Ethical values	✓	✓	✓	✓	✓	✓	✓
Gender sensitivity	✓	✓	✓	✓	✓	✓	✓
Social skills	✓	✓	✓	✓	✓	✓	✓
Research Skills	✓	✓	✓	✓	✓	✓	✓
Team Work	✓	✓	✓	✓	✓	✓	✓
Digital learning	✓	✓	✓	✓	✓	✓	✓

**PROGRAMME SPECIFIC (OUTCOMES PSOs) FOR BBI BACHELOR IN
BANKING & INSURANCE**

Sr. No	The Students will be able to:
PSO1	Explain , evaluate and interpret the terminology and concepts related to banking & insurance and finance.
PSO2	Apply fundamental accounting knowledge to analyse and interpret relevant accounting and financial statements
PSO3	Identify ,compare and analyse the characteristics , structure , functioning and performance of banking and insurance companies.
PSO4	Demonstrate the capability to work independently in the related fields/areas Integrate and communicate qualitative and quantitative information to the community at large
PSO5	Will gain the knowledge, skills and attitude of managing banking and finance at the end of the degree course.

***Revised NEP Syllabus of Courses of B.Com. (Banking & Insurance) Programme at
Semester V with effect from the Academic Year 2025-26***

Community Engagement Program

SEMESTER	V
Subject:	Community Engagement Program
Paper Code:	RJCEPBBI351
Credits:	02
Duration	30

SEMESTER V		L	Cr
Community Engagement Program (CEP)		Paper Code: RJCEPBBI351	30
I	Financial Education Campaign: Data Collection based on Awareness Level of Investment Avenues and Engagement of Students in Community related activities based on the above mentioned program which includes a physical visit, social service and briefly report the same.		2

Note:

1. Students have to maintain a log book/ register for the number of hours contributed.
2. Students need to submit spiral binding of project reports.

S.Y.BBI	SEMESTER V
RJCEPBBI351 Community Engagement Program (CEP)	Course Outcomes: By the end of this course, participants will have a solid understanding of key financial concepts and investment principles. They will be able to create and manage personal financial plans, set financial goals, and use online tools to track investments. Participants will also be able to identify, analyze, and manage investment risks, evaluate different investment strategies, and critically assess financial plans. Additionally, they will design community projects to promote financial literacy and integrate ethical and socially responsible investing principles into their decisions, fostering a culture of financial awareness and responsibility in their communities Learning outcomes: By course end, participants will understand key financial concepts, create and manage personal financial plans, and use online tools for investment tracking. They will analyze investment risks, evaluate strategies, and critically assess financial plans. Additionally, participants will design community financial literacy projects and incorporate ethical investing principles, enabling informed financial decisions and promoting community financial literacy.

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science & Commerce
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SEMESTER	V
TITLE OF THE SUBJECT/ COURSE	Community Engagement Program (CEP)
COURSE CODE	RJCEPBBI351
CREDITS	2
DURATION	30

COURSE OBJECTIVES	
1	Identify key financial concepts
2	Recognize various investment vehicles
3	Explain investment principles
4	Create personal financial plans

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understanding Financial Concepts and Tools Knowledge and Comprehension: Participants will define key financial terms, list types of investments, and explain investment principles like risk and return, and diversification.	1,2	1,2 Remembering, Understanding
CO2	Creating and Managing Financial Plans : Application: Participants will develop personal financial plans, set goals, and use online tools to manage investments.	2,3,5	2,3 Understanding, Applying
CO3	Analyzing and Evaluating Investments Analysis and Evaluation: Participants will identify and analyze investment risks, assess investment strategies, and critically evaluate financial plans and decisions	1,2,5	3,4,5 Applying, Analyzing, Evaluating
CO4	Promoting Ethical and Community-Oriented Investing Synthesis and Evaluation: Participants will design community financial literacy projects and integrate ethical investing principles.	2,5	4,5 Analyzing, Evaluating

TYBBI Sem V Evaluation Pattern as per credit of the subject (2025-26)

Community Engagement Program (02 credit) 50 Marks

Introduction Lecture	5 marks
Studying & Analyzing the areas where Investment Awareness needs to be done	5 marks
Visit to different identified places	15 marks
Preparation of report	25 marks

Assessment of BBI Project Report

(For 50 Marks CEP)

Name of the Department:	Paper: _____	Course Code: _____
Name of the Student:	_____ Roll No:	
_____	Div: _____	Date: _____
Marks:	<u>/50</u>	
Title of Project:	_____	

Report Writing Format

Title of the Report:

Name of the Report Writer:

Date of the Report:

1. Introduction:

- State the purpose of the report.
- Provide a brief overview of the topic.
- Mention any background information necessary for understanding the context of the report.

2. Main Body:

- Discuss the main points of the report in detail.
- Include relevant data, facts, and figures.
- Use subheadings if needed to organize the content clearly.
- Present information logically, with clear and concise explanations.

3. Analysis:

- Analyse the information presented in the main body.
- Discuss any trends, patterns, or issues that arise from the data.
- Provide insights based on the analysis.

4. Conclusion:

- Summarize the key findings of the report.
- Restate the purpose and the main points discussed.
- Highlight the overall outcome or understanding gained from the report.

5. Recommendations:

- Provide suggestions based on the findings and analysis.
- Recommend actions or steps that should be taken in response to the report.

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

TYBBI Semester-V

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	Community Engagement Program	RJCEPBBI351	Engagement of Students in Community related activities which includes a physical visit, social service and briefly report the same.	Employability, Entrepreneurship and Skill development

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

TYBBI Semester-V

Sr.no	Paper Code	Course Name	Relevance
1	RJCEPBBI351	Community Engagement Program	Regional, National and Global Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

TYBBI Semester- V

Sr.no	Course Name	Paper Code	Issues Addressed
1	Community Engagement Program	RJCEPBBI351	SDG1, 3, 4, 5, 8, 9, 10, 11 Human Values

Revised NEP Syllabus of Courses of B.Com. (Banking & Insurance) Programme at Semester VI with effect from the Academic Year 2025-26

On The Job Training

SEMESTER	VI
Subject:	On The Job Training
Paper Code:	RJOJTBB1361
Credits:	04
Duration	60

SEMESTER VI		L	Cr
On The Job Training	Paper Code: RJOJTBB1361	60	4
Report on Planned Two-Month On the Job Training (OJT) – Focus and Objectives:			
The two/ three -month On the Job Training (OJT) program, included in the undergraduate curriculum, will focus on enhancing students' practical knowledge and professional skills. The key focus areas of the training will be:			
➤ Application of Classroom Learning: Students will apply theoretical concepts in real-world business environments.			
➤ Skill Development: The training will strengthen skills in communication, teamwork, time management, and problem-solving.			
➤ Industry Exposure: Students will gain firsthand experience of banking, insurance, and financial operations.			
➤ Professional Conduct: Emphasis will be placed on workplace discipline, punctuality, and ethics.			
➤ Career Readiness: The OJT will prepare students for future employment by building confidence and industry insight.			

T.Y.BBI	SEMESTER VI
RJOJTBBI361 On The Job Training	Course Outcomes: ➤ The On the Job Training (OJT) session is designed to bridge the gap between classroom learning and industry practices. It will provide students with practical exposure to workplace environments, help them understand professional expectations, and prepare them for future employability. Learning outcomes: By the end of the OJT session, students will be able to: 1. Explain the objectives and benefits of On the Job Training. 2. Apply theoretical knowledge in real-world workplace situations. 3. Demonstrate appropriate workplace etiquette, communication, and professional conduct. 4. Follow guidelines for reporting, documentation, and feedback during OJT. 5. Set personal learning goals and reflect critically on workplace experiences. 6. Develop industry readiness and enhance employability skills.

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T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

SEMESTER	VI
TITLE OF THE SUBJECT/ COURSE	On The Job Training
COURSE CODE	RJOJTBBI361
CREDITS	4
DURATION	100

LEARNING OBJECTIVE	
1	Understand the purpose and advantages of On the Job Training (OJT).
2	Recognize how classroom learning connects to real workplace practices.
3	Identify expected professional behavior, workplace etiquette, and communication skills.
4	Learn the process of maintaining reports, documentation, and feedback during OJT.
5	Set personal learning goals to maximize the OJT experience.
6	Reflect on workplace exposure to improve career readiness and employability.

TYBBI Sem VI Evaluation Pattern as per credit of the subject (2025-26)

On The Job Training (04 credit) 100 Marks

Introduction Lecture	10 marks
Minimum Two Months of Job Training with an institution/ Self Employment	50 marks
Report Writing	20 marks
Preparation of report	20 marks

Assessment of BBI Project Report

(For 100 Marks OJT)

Name of the Department:	Paper: _____	Course Code: _____
Name of the Student:	_____ Roll No:	
_____	Div: _____	Date: _____
Marks:	<u>/100</u>	
Title of Project:	_____	

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

TYBBI Semester-VI

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	On The Job Training	RJOJTBBI361	Report on Planned Two-Month On the Job Training (OJT) – Focus and Objectives The two/ three -month On the Job Training (OJT) program, included in the undergraduate curriculum, will focus on enhancing students' practical knowledge and professional skills.	Employability and Entrepreneurship

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs

TYBBI Semester-VI

Sr.no	Paper Code	Course Name	Relevance
1	RJOJTBBI361	On The Job Training	Regional, National and Global Development needs

Mapping of Curriculum with cross cutting viz. Professional ethics, Gender, Human Values, Environment and Sustainable development goals and NEP 2020

TYBBI Semester-VI

Sr.no	Course Name	Paper Code	Issues Addressed
1	On The Job Training	RJOJTBBI361	SDG 4, 5, 8, 9 Human Values, Professional Ethics