Hindi Vidya Prachar Samiti's

Ramniranjan Jhunjhunwala 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: RJDSCBBI351, RJDSCBBI352 & RJDSCBBI353

RJDSCBBI361, RJDSCBBI362 & RJDSCBBI363

(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):

- 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

Majar-DSC

SEMESTER	V
Subject:	Research Methodology
Paper Code:	RJDSCBBI351
Credits:	04
Duration	60

SEMESTER V		L	Cr
Research Methodology	**Paper Code:** RJDSCBBI351	60	4
UNIT I		10	
INTRODUCTION TO RESEARCH			
1	Meaning, Objectives and Importance of Research		
2	Types of Research		
3	Research Process.		
4	Characteristics of Good Research		
5	Hypothesis-Meaning, Nature, Significance, Types and Sources.		
6	Research Design– Meaning, Definition, Need and Importance, Steps, Scope and Essentials of a Good Research Design.		
7	Sampling– a) Meaning of Sample and Sampling, b)Methods of Sampling ● Non-Probability Sampling–Convenient, Judgment, Quota, Snow ball ● Probability– Simple Random, Stratified, Cluster, Multi Stage.		
UNIT II		15	
DATA COLLECTION AND PROCESSING			
1	Types of Data and Sources-Primary and Secondary Data Sources		

2	Methods of Collection of Primary data: ● Observation- i) structured and unstructured, ii) disguised and undisguised, iii)mechanical observations (use of gadgets) ● Experimental i)Field ii) Laboratory ● Interview – i) Personal Interview ii) focused group, iii) in- depth interviews Method. ● Survey– Telephonic survey, Mail, E-mail, Internet survey, Social media, and Media listening. ● Survey instrument– i) Questionnaire designing. ● Types of questions–i) structured/close ended and ii) unstructured/ open ended, iii) Dichotomous, iv) Multiple Choice Questions. ● Scaling techniques- i) Likert scale, ii) Semantic Differential scale.		
	UNIT III	15	
	DATA ANALYSIS AND INTERPRETATION		
1	Processing of Data– Meaning & Essentials of i) Editing ii) Coding iii) Tabulation		
2	Analysis of Data-Meaning, Purpose, Types.		
3	Interpretation of Data-Essentials, Importance, Significance and Descriptive Analysis		
4	Testing of hypothesis– One Sample T- Test, ANOVA, F- test, Chi Square and Paired Sample Test		
	UNIT IV	15	
	ADVANCED STATISTICAL TECHNIQUES		
1	● Introduction, Characteristics and Application of ● Correlation and Regression Analysis ● Factor Analysis ● Cluster Analysis ● Discriminant Analysis ● Multidimensional Scaling		
	UNIT V	05	
	RESEARCH REPORT		
1	Report writing – i) Meaning, Importance, Structure, Types, Process and Essential of a good Report.		

T.Y.BBI	SEMESTER V
RJDSCBBI351 Research Methodology	**Course Outcomes:** The course has been designed with the certain objectives: ● Understand some basic concepts of research and its methodologies. ● Identify appropriate research topics. ● Select and define appropriate research problems and parameters. ● Prepare a project proposal (to undertake a project). ● Organize and conduct research (advanced project) in a more appropriate manner. ● Write a research report and thesis. **Learning outcomes:** ● Describe the different types of educational research and the needs of educational research. ● Discuss the concept of variables and hypotheses, their nature, importance and types. ● Identify the important conditions conducive to the formulation of hypotheses. ● Define the term population, sample and describe the steps involved in the process of sampling. ● Evaluate the different tools of data collection. ● Apply writing of reports for an educational project.

SEMESTER	V
TITLE OF THE SUBJECT/ COURSE	Research Methodology
COURSE CODE	RJDSCBBI351
CREDITS	4
DURATION	60

Learning Objectives	
1	To provide a basic overview of research,its framework and applications in the field of business.
2	To understand how qualitative data can be analysed with the help of various qualitative research tools.
3	Determine various ways to analyse the data and how scales can be used for that purpose.
4	To understand various types of probability and how to write a report.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Understand how research activities can be used to address business decisions.	1,2	2 Understanding
CO2	Distinguish and categorize between various types of Qualitative research tools.	2,3,4	4 Analyzing
CO3	Determine what needs to be measured to address a hypothesis and construct a basic assessment of scale reliability and validity.	2,4,5	3,5 Applying, Evaluating
CO4	Discuss the types of Non-probability and Probability sampling and research report.	3,5	6 Creating

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

Reference Books and Reading Material

Research Methodology
• *Exploratory and Confirmatory Factor Analysis- Understanding Concepts and Applications(2004) – Bruce Thompson First Edition* • *Interpreting Economic and Social Data – A Foundation of Descriptive Statistics (2009) - Othmar W. Winkler - Springer* • *Regression Modelling Strategies (2015) – Frank E Harrell, Jr Springer Series in Statistics.* • *Research Methodology (2014) – Deepak Chawla and Neena Sondhi, Vikas Publishing House.*

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

Research Methodology (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Mark	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

Question Paper Pattern
(Theoretical Subjects)
2025-26

For 60 Marks

Maximum Marks: 60

Questions to be set: 03

Duration: 2 Hrs.

All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 3 out of 5)	7 Marks each
Q2	Full Length Question (Any 3 out of 5)	8 Marks each
Q3	Full Length Question (Any 3 out of 5)	5 Marks each

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	Research Methodology	RJDSCBBI351	Unit 1: Introduction to Research	Skill development
TYBBI	Research Methodology	RJDSCBBI351	Unit 2: Data Collection and Processing	Skill development
TYBBI	Research Methodology	RJDSCBBI351	Unit 3: Data Analysis and Interpretation	Skill development
TYBBI	Research Methodology	RJDSCBBI351	Unit 4: Advanced Statistical Techniques	Skill development
TYBBI	Research Methodology	RJDSCBBI351	Unit 5: Research Report	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	RJDSCBBI351	Research Methodology (Unit: I, II, III, IV, V)	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	Research Methodology (Unit: I, II, III, IV, V)	RJDSCBBI351	SDG 8 Human Values, Professional Ethics

SEMESTER	V
Subject:	Financial Reporting and Analysis (Corporate Banking & Insurance)
Paper Code:	RJDSCBBI352
Credits:	04
Duration	60

SEMESTER V		**L**	**Cr**
Financial Reporting and Analysis (Corporate Banking & Insurance)	**Paper Code:** RJDSCBBI352	60	4
UNIT I		20	
FINAL ACCOUNTS OF BANKING COMPANY			
1	● Legal Provisions in Banking Regulation Act, 1949 relating to Accounts. ● Statutory Reserves including Cash Reserve and Statutory Liquidity Ratio. ● Bills Purchase and Discounted, Rebate on Bill Discounted. ● Final Accounts in Prescribed Form. ● Non – performing Assets and Income from Non – performing Assets. ● Classification of Advances: Standard, Sub – standard, Doubtful and Provisioning Requirement.		
UNIT II		20	
FINAL ACCOUNTS OF INSURANCE COMPANY			
1	Preparation and Presentation of Corporate Final Accounts for Insurance Companies.		
2	Final Accounts in accordance with Insurance Legislation		
3	Study of Accounting Policies from Annual Reports of Listed Insurance Companies		
UNIT III		20	
FINAL ACCOUNTS OF CORPORATE COMPANIES			
1	Relevant Provisions of Companies Act related to Preparation of Final Account (excluding cash flow statement)		
2	Preparation of Financial Statements as per Companies Act. (excluding cash flow statement)		
3	AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies) Adjustment for –		

	● Closing Stock ● Depreciation ● Outstanding expenses and income ● Prepaid expenses and Pre received income ● Proposed Dividend and Unclaimed Dividend ● Provision for Tax and Advance Tax ● Bill of exchange (Endorsement, Honor, Dishonor) ● Capital Expenditure included in Revenue expenditure and vice versa e.g.- purchase of furniture included in purchases ● Unrecorded Sales and Purchases ● Good sold on sale or return basis ● Managerial remuneration on Net Profit before tax ● Transfer to Reserves ● Bad debt and Provision for bad debts ● Calls in Arrears ● Loss by fire (Partly and fully insured goods) ● Goods distributed as free samples. ● Any other adjustments as per the prevailing accounting standard.		

T.Y.BBI	Semester V
RJDSCBBI352 Financial Reporting and Analysis (Corporate Banking & Insurance)	**Course Outcomes:** ● The course provides a user perspective on the role of accounting and financial reporting in capturing and conveying economic information about an organization. Through a series of workshops, case studies and exercises, you will acquire confidence in using the concepts and vocabulary of accounting to analyse and communicate about business performance and resource allocation. You will become familiar with the format and use of financial statements and the role of accounting in making business decisions. **Learning outcomes:** On completion of the course, candidates should be able to: ● Understand and explain the structure of the framework of International accounting and Indian –AS. ● Apply relevant financial reporting standards to key elements of financial reports. ● Identify and apply disclosure requirements for companies in financial reports and notes..

SEMESTER	V
TITLE OF THE SUBJECT/ COURSE	Financial Reporting and Analysis (Corporate Banking & Insurance)
COURSE CODE	RJDSCBBI352
CREDITS	4
DURATION	60

Learning Objectives	
1	Understand and explain the structure of the framework of International accounting and Indian–AS.
2	Apply relevant financial reporting standards to key elements of financial reports.
3	Identify and apply disclosure requirements for companies in financial reports and notes
4	Prepare group financial statements (excluding group cash-flow statements), including subsidiaries, associates and JVs.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Define and understand the business of banking, insurance,companies.	1,3	1, 2 Remembering, Understanding
CO2	Understand and prepare the financial statements of banking and insurance.	2,3,4	1,2,4,5 Remembering Understanding Analyzing Evaluating
CO3	Calculate, demonstrate and analyze the various items related to financial statements of banking, insurance, companies.	2,4,5	2, 4, 5 Understanding, Analyzing, Evaluating
CO4	Analyze and evaluate the financial statements of banking and insurance companies.	1,5	2, 4 Understanding, Analyzing

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

Reference Books and Reading Material

Financial Reporting & Analysis (Corporate Banking & Insurance)
• *Ashish K. Bhattacharyya – "Financial Accounting for Business Managers", Prentice Hall of India Pvt. Ltd.* • *Shashi K. Gupta – "Contemporary Issues in Accounting", Kalyani Publishers.* • *R. Narayanaswamy – "Financial Accounting", Prentice Hall of India, New Delhi* • *Ashok Sehgal – "Fundamentals of Financial Accounting", Taxmann's Publishers* • *IFRS – Dr Ram Mohan Bhave and Dr Anjali Bhave*

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

Financial Reporting & Analysis (Corporate Banking & Insurance)
(04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Mark	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

Question Paper Pattern
(Practical Subjects)
2025-26

For 60 Marks

Maximum Marks: 60

Questions to be set: 02

Duration: 2 Hrs.

All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 2 out of 3)	15 Marks each
Q2	Full Length Question (Any 2 out of 3)	15 Marks each

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	Financial Reporting Analysis	RJDSCBBI352	Unit 1: Final Accounts Of Banking Company	Employability and Skill development
TYBBI	Financial Reporting Analysis	RJDSCBBI352	Unit 2: Final Accounts Of Insurance Company	Employability and Skill development
TYBBI	Financial Reporting Analysis	RJDSCBBI352	Unit 3: Final Accounts Of Corporate Companies	Employability 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	RJDSCBBI352	Financial Reporting & Analysis (Corporate Banking & Insurance) (Unit: I, II, III)	Regional, National 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	Financial Reporting & Analysis (Corporate Banking & Insurance) (Unit: I, II, III)	RJDSCBBI352	SDG 8,9 Professional ethics

SEMESTER	V
Subject:	Marketing in Banking and Insurance- I
Paper Code:	RJDSCBBI353
Credits:	2
Duration	30

SEMESTER V		**L**	**Cr**
Marketing in Banking and Insurance- I	**Paper Code:** RJDSCBBI353	30	2
UNIT I		15	
INTRODUCTION TO MARKETING			
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.		
UNIT II		15	
INTRODUCTION TO SERVICE MARKETING			
1	Meaning, Concept, Evolution and Characteristics of Service Marketing. Need and Importance of Service Marketing, 7 P's of Services Marketing Mix, Service Marketing Mix Strategies for Banking and Insurance and Marketing Logistics.		

<table>
<tr><td>T.Y.BBI</td><td>SEMESTER V</td></tr>
<tr><td>RJDSCBBI353

Marketing in Banking and Insurance-I</td><td>Course Outcomes:

● To achieve business success requires constant review of marketing strategies and maintenance of marketing knowledge.
● The Principles of Marketing introduces foundational concepts/frameworks in marketing and develops both strategic and short-term marketing and planning perspectives.
● Topics include the marketing environment, market segmentation, new product development and the marketing mix, as well as mix interactions, strategies, implementations and controls.
● This course develops communication and team processes which are valued attributes within marketing environments.

Learning outcomes:

On successful completion of the course students will be able to:
● Examine and discuss the key concepts and principles of marketing;
● Identify and explain the main factors involved in understanding the marketplace;
● Demonstrate an integrative understanding of the steps involved in marketing planning;
● Analyze the components of the marketing mix;
● Access, analyse, evaluate and synthesize information appropriate for marketing activities.
● Work collaboratively to challenge and develop ideas, and to communicate outcomes in both oral and written contexts.</td></tr>
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SEMESTER	V
TITLE OF THE SUBJECT/ COURSE	Marketing in Banking and Insurance-I
COURSE CODE	RJDSCBBI353
CREDITS	2
DURATION	30

LEARNING OBJECTIVE	
1	To introduce students to the various dimensions of marketing and the methods of targeting the elements for maximum mileage.
2	To facilitate students to place their knowledge in a frame to comprehend how each element contributes to the potency and effectiveness of a marketing plan.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Define and Explain the fundamental concepts of marketing and its environment.	1,2,3,5	1, 2 Remembering, Understanding
CO2	Demonstrate and categorize the marketing strategies for the companies.	2,3,5	3, 4 Applying, Analyzing
CO3	Assess and conclude the product, price, place and promotion framework of any company.	2,5	5 Evaluating
CO4	Design and develop strategies for new product development.	4,5	6 Creating

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

Reference Books and Reading Material

Marketing in Banking & Insurance-I
● *Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.* *Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.* ● *Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.* ● *Service Marketing- Hellen Woodruffle,Macmillan Publishers,India, Delhi.* ● *E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition* ● *Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UlHaque – Pearson Education 2010.* ● *Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.* ● *Service Marketing – Christopher Loveloca, Pearson Education*

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

Marketing in Banking & Insurance-I (02 credit) 50 Marks

Assessment– I 20 Marks	Project/ Practical Exam
Assessment– II - 30 Marks	Activity based Submission/ Subjective Exam

Question Paper Pattern
(Theoretical Subjects)
2025-26

For 30 Marks

Maximum Marks: 30

Questions to be set: 02

Duration: 1 Hr.

All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 2 out of 3)	7 Marks each
Q2	Full Length Question (Any 2 out of 3)	8 Marks each

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	Marketing in Banking and Insurance	RJDSCBBI353	Unit 1: Introduction to Marketing	Skill development, Employability and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJDSCBBI353	Unit 2: Introduction to Service Marketing	Skill development, Employability and Entrepreneurship

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	RJDSCBBI353	Marketing in Banking & Insurance-I (Unit: I, II)	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	Marketing in Banking & Insurance-I (Unit: I, II)	RJDSCBBI353	SDG 1,2,4,8,9 Professional ethics

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

SEMESTER	VI
Subject:	Security Analysis and Portfolio Management
Paper Code:	RJDSCBBI361
Credits:	04
Duration	60

		L	Cr
SEMESTER VI		**L**	**Cr**
Security Analysis and Portfolio Management	**Paper Code:** RJDSCBBI361	60	4
UNIT I		12	
PORTFOLIO MANAGEMENT – AN INTRODUCTION & PROCESS			
1	Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors.	,	
2	Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management		
3	Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off.		
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.		
UNIT II		12	
PORTFOLIO MANAGEMENT – VALUATION			
1	Portfolio Revision – Meaning, Need, Constraints and Strategies.		
2	Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.		
3	Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing.		
UNIT III		12	
FUNDAMENTAL ANALYSIS			

1	Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.		
2	Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics		
3	Ratio Analysis(Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios)		
	UNIT IV	12	
	TECHNICAL ANALYSIS		
1	Dow Theory		
2	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 Elliott Wave Theory Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index Market Indicators Fundamental Analysis V/s Technical Analysis		
	UNIT V	12	
	EFFICIENT MARKET THEORY & CAPM		
1	Random Walk Theory		
2	The Efficient Market Hypothesis		
3	Forms of Market Efficiency		
4	Competitive Market Hypothesis		
5	CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, and Pricing of Securities with CAPM.		

<table>
<tr><td>T.Y.BBI</td><td>SEMESTER VI</td></tr>
<tr><td>RJDSCBBI361

Security Analysis and Portfolio Management</td><td>Course Outcomes:
To acquaint the learners with various concepts of finance.
To understand the terms which are often confronted while reading newspapers, magazines, etc for better correlation with the practical world to understand various models and techniques of security and portfolio analysis.
Learning outcomes:
Students will understand the characteristics of different financial assets such as money market instruments, bonds, and stocks, and how to buy and sell these assets in financial markets.
Students will understand the benefit of diversification of holding a portfolio of assets, and the importance played by the market portfolio.
Students will know how to apply different valuation models to evaluate fixed income securities
, stocks, and how to use different derivative securities to manage their investment risks.</td></tr>
</table>

SEMESTER	VI
TITLE OF THE SUBJECT/ COURSE	Security Analysis and Portfolio Management
COURSE CODE	RJDSCBBI361
CREDITS	4
DURATION	60

Learning Objectives	
1	To Understand the concept of portfolio and Investment
2	To illustrate the various portfolio management strategies available to the investment manager.
3	To Understand the various Concepts of Risk and Return
4	To examine various alternative investment techniques, theory behind the science of investments, techniques of securities valuation, and kinds of financial markets.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Remember and Understand the concept of portfolio management, techniques and application of techniques in real life experience	2,3	1,2 Remember, Understand
CO2	Critically evaluate portfolio management techniques and implement them to specific portfolio problems.	1,4,5	5 Evaluate
CO3	Assess and infer recommendations for portfolio construction, based on the requirements of a client	1,2,3,4,5	4,5 Analyze, Evaluate
CO4	Examine the knowledge across business disciplines	1,2,3,4,5	5 Evaluate

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

Reference Books and Reading Material

Security Analysis and Portfolio Management
• *Blake, David 1992, Financial Market Analysis , McGraw Hill London* • *Francis J.C Investments, Analysis and Management McGraw Hill New York.* • *Pistolese Clifford Using Technical Analysis Vision Books* • *Reilly Frank K* and Keith Brown Investment Analysis and Portfolio Management.

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

Security Analysis and Portfolio Management (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Mark	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

Question Paper Pattern
(Practical Subjects)
2025-26

For 60 Marks

Maximum Marks: 60

Questions to be set: 02

Duration: 2 Hrs.

All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 2 out of 3)	15 Marks each
Q2	Full Length Question (Any 2 out of 3)	15 Marks each

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	Security Analysis and Portfolio Management	RJDSCBBI361	Unit 1: Portfolio Management- An Introduction and Process	Employability
TYBBI	Security Analysis and Portfolio Management	RJDSCBBI361	Unit 2: Portfolio Management- Valuation	Employability and Skill development
TYBBI	Security Analysis and Portfolio Management	RJDSCBBI361	Unit 3: Fundamental Analysis	Employability and Entrepreneurship
TYBBI	Security Analysis and Portfolio Management	RJDSCBBI361	Unit 4: Technical Analysis	Employability and Entrepreneurship
TYBBI	Security Analysis and Portfolio Management	RJDSCBBI361	Unit 5: Efficient Market Theory and CAPM	Employability

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	RJDSCBBI361	Security Analysis and Portfolio Management (Unit: I, II, III, IV, V)	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	Security Analysis and Portfolio Management (Unit: I, II, III, IV, V)	RJDSCBBI361	SDG 1,2,4,8,9 Professional ethics

SEMESTER	VI
Subject:	International Banking and Finance
Paper Code:	RJDSCBBI362
Credits:	04
Duration	60

SEMESTER VI		L	Cr
International Banking and Finance	**Paper Code:** RJDSCBBI362	60	4
UNIT I		15	
FUNDAMENTALS OF INTERNATIONAL FINANCE			
1	Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System.		
2	Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float.		
UNIT II		15	
INTERNATIONAL CAPITAL MARKETS			
1	Types of Capital Flows, FDI, FPI, FII Euro Currency Markets, Origin and Reasons of growth, a Brief Understanding of Eurocurrency Deposit, Loans Bonds and Notes Market, Concept of Offshore Banking.		
2	International Equity Markets, Concept of Depository Receipts, GDR, Characteristics, Mechanism of Issue, Participants Involved, ADR, Types and Characteristics, Concept of IDR.		
3	International Bond Market, Concepts of Domestic Bond, Concept and Types of Foreign Bonds, Concept and Types of Euro Currency Bonds, Concepts of Foreign Currency Convertible and Foreign Currency Exchangeable Bonds, Participatory Notes.		
UNIT III		15	
FOREIGN EXCHANGE MARKETS			
1	Introduction, Market and Market Participants, Foreign Exchange Management in India, Retail and WholeSale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.		

2	Foreign Exchange Arithmetic, Exchange Rate Quotations, Direct, Indirect and Cross rate, Percentage Spread, Arbitrage, Geographical, Triangular and Interest Rate (formula method only), Calculation of Forward Rates using Schedule of Swap Points, AFM, Determinants of Exchange Rate – Purchasing Power and Interest Rate Parity.		
	UNIT IV	15	
	RISK MANAGEMENT		
1	Risk Management and Derivatives, Transaction, Translation and Economic Risk Faced by Corporate, Transaction, Position, Settlement, Pre-settlement, Gap/Mismatch Risk faced by Banks, Internal and External Hedging, Foreign Currency Derivative Instruments for Risk Management, Forward, Futures, Swaps and Options, Country Risk Management.		

T.Y.BBI	SEMESTER VI
RJDSCBBI362 International Banking and Finance	**Course Outcomes:** - To develop an understanding of: international financial instruments, markets, and institutions; international trade and capital flows; foreign exchange risks and their management; direct and portfolio investment; implications for the conduct of global business. **Learning outcomes:** At the end of this course students should be able to: - Identify the key aspects of international trade and calculate its potential gains to participating nations. - Describe the characteristics of foreign exchange markets, identify the different currency regimes, and measure the gains/losses from engaging in speculative and arbitrage activities. - Judge whether international parity conditions are met and predict the impact of imbalances on foreign exchange markets. - Calculate common measures of foreign exchange risk. - Illustrate the use of currency derivatives to achieve a desired level of foreign exchange risk exposure. - Identify the major elements of long-and short-term international capital movements. - Evaluate cross-border investment opportunities, and describe a multinational firm's decision-making process for long-term capital budgeting, short-term cash-flow management, and the management of international taxation.

SEMESTER	VI
TITLE OF THE SUBJECT/ COURSE	International Banking and Finance
COURSE CODE	RJDSCBBI362
CREDITS	4
DURATION	60

Course Objectives:	
1	To make the students understand financial management in a global context.
2	To explain the foreign exchange market-major players, basic concepts, international monetary system and contemporary practices.
3	To develop an insight into the meaning and increasing role of derivatives in the international

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Identify and Discuss the impact of globalization and the connection of national economies and the world economy as a whole.	1,2	1,2 Remember, Understand
CO2	Understand the international financial system and the various issues in overseas funding.	2,3,4	2 Understand
CO3	Analysis of foreign exchange market operations and the risk involved in it.	1,2,3,4	4,6 Analyze, Apply
CO4	Explain and Compare Global financial scene and funding alternatives.	4,5	2, 4 Understand Analyze

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

Reference Books and Reading Material

International Banking and Finance
• *Apte P.G. International Finance – A Business Perspective, New Delhi, TATA McGraw Hill , McGraw Hill Education; 2 edition, July 2017.* • *Bhalla .V.K. international Financial Management- S.Chand Publishing,* • *International Banking Operations- IIBF- MacMillan Publishers, 2007* • *International Banking Legal and Regulatory Aspects- IIBF- MacMillan Publishers, 2007* • *Nandini.J, & Gopalakrishnan, P. G. (2014). International Banking and Finance. Himalaya Publishing House.* • *Nandini, J., & Gopalakrishnan, P. G. (2016). International Finance. Himalaya Publishing House.* • *Nandini J., Gopalakrishnan, P. G., et al. (2022). A Handbook on International Finance and Foreign Exchange. Himalaya Publishing House* • *Nandini, J., & Gopalakrishnan, P. G. (2018). Foreign Exchange. Himalaya Publishing House* • *Nandini, J., & Gopalakrishnan, P. G. (2019). Derivative Markets. Himalaya Publishing House*

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

International Banking and Finance (04 credit) 100 Marks

Internal Assessment-I – 20 Marks	Project
Internal Assessment-II - 20 Mark	Class Test/ MCQs
Semester end Exam - 60 Marks	Subjective Exam

Question Paper Pattern
(Theoretical Subjects)
2025-26

For 60 Marks
Maximum Marks: 60
Questions to be set: 03
Duration: 2 Hrs.
All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 3 out of 5)	7 Marks each
Q2	Full Length Question (Any 3 out of 5)	8 Marks each
Q3	Full Length Question (Any 3 out of 5)	5 Marks each

Mapping of the Courses to Employability / Entrepreneurship / Skill Development

<u>TYBBI Semester- VI</u>

Class	Course Name	Course Code	Unit no. and Topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
TYBBI	International Banking and Finance	RJDSCBBI362	Unit 1: Fundamentals Of International Finance	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJDSCBBI362	Unit 2: International Capital Markets	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJDSCBBI362	Unit 3: Foreign Exchange Markets	Employability and Entrepreneurship
TYBBI	International Banking and Finance	RJDSCBBI362	Unit 4: Risk Management	Employability and Entrepreneurship

Mapping of Curriculum with relevance in the local, regional, national and global developmental needs
<u>TYBBI Semester- VI</u>

Sr.no	Paper Code	Course Name	Relevance
1	RJDSCBBI362	International Banking and Finance (Unit: I, II, III, IV)	Regional, National Development needs

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

<u>TYBBI Semester- VI</u>

Sr.no	Course Name	Paper Code	Issues Addressed
1	International Banking and Finance (Unit: I, II, III, IV)	RJDSCBBI362	SDG 1,2,4,8,9 Professional ethics

SEMESTER	VI
Subject:	Marketing in Banking & Insurance-II
Paper Code:	RJDSCBBI363
Credits:	02
Duration	30

SEMESTER VI		L	Cr
Marketing in Banking & Insurance- II	**Paper Code:** RJDSCBBI363	30	2
UNIT I		15	
CONSUMER BEHAVIOUR			
1	Introduction to Consumer Behavior, Consumer Expectations, Consumer Buying Behavior, Role of Consumer in Service Delivery, Consumer Responses, Consumer Delight – Concept and Importance.		
2	Consumer Behaviour and Marketing Communications: Introduction, Marketing Communication Flow, Communication Process, Interpersonal Communication, Persuasive Communication, Source, Message, Message Appeals, Communication Feedback.		
UNIT II		15	
E- MARKETING			
1	E-marketing: Scope, Benefits and Problems, E-marketing Techniques, Internet Marketing, Digital Marketing and E-marketing		
2	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		

<table>
<tr><td>T.Y.BBI</td><td>SEMESTER V</td></tr>
<tr><td>RJDSCBBI363

Marketing in Banking and Insurance-II</td><td>Course Outcomes:
The Principles of Marketing introduces foundational concepts/frameworks in marketing and develops both strategic and short-term marketing and planning perspectives.
Topics include the marketing environment, market segmentation, new product development and the marketing mix, as well as mix interactions, strategies, implementations and controls.
This course develops communication and team processes which are valued attributes within marketing environments.
Learning outcomes:
On successful completion of the course students will be able to:
Demonstrate an integrative understanding of the steps involved in marketing planning;
Analyze the components of the marketing mix;
Access, analyse, evaluate and synthesize information appropriate for marketing activities.
Work collaboratively to challenge and develop ideas, and to communicate outcomes in both oral and written contexts.</td></tr>
</table>

SEMESTER	VI
TITLE OF THE SUBJECT/ COURSE	Marketing in Banking and Insurance-II
COURSE CODE	RJDSCBBI363
CREDITS	2
DURATION	30

LEARNING OBJECTIVE	
1	To introduce students to the various dimensions of marketing and the methods of targeting the elements for maximum mileage.
2	To facilitate students to place their knowledge in a frame to comprehend how each element contributes to the potency and effectiveness of a marketing plan.

COURSE OUTCOME NUMBER	COURSE OUTCOME (COs)	PSO addressed	BLOOMS LEVEL
CO1	Define and Explain the fundamental concepts of E- marketing and its Strategies.	1,2,3,5	1, 2 Remembering, Understanding
CO2	Understand the concept of Consumer behaviour. Demonstrate and categorize the marketing strategies for the companies.	2,3,5	2, 3, 4 Understand ing, Applying, Analyzing
CO3	Design and develop strategies for new product development.	4,5	6 Creating

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

Reference Books and Reading Material

Marketing in Banking & Insurance-II
• *Marketing Management -Philip Kotler, PrenticeHall of India New Delhi.* • *Service Marketing- S.M.Jha,Himalaya Publishing House, Mumbai.* • *Essence of Service Marketing- Adrian Payne, Prentice Hall of India New Delhi.* • *Service Marketing- Hellen Woodruffle,Macmillan Publishers,India, Delhi.* • *E- Marketing - Judy Strauss, Raymond Frost, Pearson Prentice Hall, 2009, 5th Edition* • *Marketing Management – An Asian Perspective Philip Kotler, Gary Armstrong, Prafulla Y. Agnihotri, Ehsan UlHaque – Pearson Education 2010.* • *Rural Marketing – Text and Cases , C.S Krishnamacharayu and Lathiha Ramkrishnan, Pearson Education.* • *Service Marketing – Christopher Loveloca, Pearson Education*

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

Marketing in Banking & Insurance-II (02 credit) 50 Marks

Assessment– I 20 Marks	Project/ Practical Exam
Assessment– II - 30 Marks	Activity based Submission/ Subjective Exam

Question Paper Pattern
(Theoretical Subjects)
2025-26

For 30 Marks

Maximum Marks: 30

Questions to be set: 02

Duration: 1 Hr.

All Questions are Compulsory

Question	**Particulars**	**Marks**
Q1	Full Length Question (Any 2 out of 3)	7 Marks each
Q2	Full Length Question (Any 2 out of 3)	8 Marks each

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	Marketing in Banking and Insurance	RJDSCBBI363	Unit 1: Consumer Behaviour	Skill development, Employability and Entrepreneurship
TYBBI	Marketing in Banking and Insurance	RJDSCBBI363	Unit 2: E- Marketing	Skill development, 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	RJDSCBBI363	Marketing in Banking & Insurance-I (Unit: I, II)	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	Marketing in Banking & Insurance-I (Unit: I, II)	RJDSCBBI363	SDG 1,2,4,8,9 Professional ethics

Assessment of BBI Project Report

(For 20/25 Marks Internal Exam)

Name of the Department: Paper: ______________Course Code: __________

Name of the Student: ____Roll No: ______ Div:__________Date:____________________________

Marks: /20 or 25

Title of Assignment: ____

Assessment Pattern of Project work done/ Report Writing and Conclusion/Presentation

Type of Assessment	Written work	Presentation	Overall Conduct	Total
Project work done	04	04	02/07	**10/15**
Report Writing and Conclusion	02	02	01	**05**
Presentation	02	02	01	**05**

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