



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: RJDSEBBI351 OR RJDSEBBI352

RJDSEBBI361 OR RJDSEBBI362

(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.

**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.

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

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

SEMESTER	V
Subject:	Sectoral Study in Banking OR An Insight into Financial Services Industry-1
Paper Code:	RJDSEBBI351 OR RJDSEBBI352
Credits:	04
Duration	60

SEMESTER V		L	Cr
Sectoral Study in Banking OR An Insight into Financial Services Industry-1		60	4
1	Project work is a mandatory requirement for all the students enrolled – should be a research work preferably based on the internships or on the job training the student undergoes which will involve a special course involving application of knowledge in Solving/analyzing/exploring a real life situation/ difficult problem. Project work would be considered for 04 credits each . A project work may be undertaken in any area of Financial services or Banking Services included in the curriculum.		-

T.Y.BBI	SEMESTER V
RJDSEBBI351 Sectoral Study in Banking OR RJDSEBBI352 An Insight into Financial Services Industry-1	Course Outcomes: On successful completion of the project work, the learner will be able to: ● Conduct independent research in the areas of banking or financial services. ● Apply academic concepts to analyze issues and challenges in the banking and financial sector. ● Examine the policies, products, services, and innovations in the financial/banking industry. ● Propose practical solutions or recommendations for industry-related problems. ● Compile and present a professional research project report with appropriate methodology, findings, and conclusions. Demonstrate enhanced communication and presentation skills through report submission and viva-voce. Learning outcomes: By completing this project work, the student will be able to: ● Identify and define a research problem in banking or financial services. ● Collect, organize, and analyze primary and secondary data relevant to the study. ● Apply analytical tools, financial models, or qualitative techniques for problem-solving. ● Assess the efficiency, performance, and regulatory compliance of banks and financial institutions. ● Integrate classroom learning with practical exposure from internships or field visits. ● Exhibit teamwork, professional ethics, and accountability while conducting research. ● Generate actionable insights and recommendations for improving financial/banking practices.

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science & Commerce
T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

SEMESTER	V
TITLE OF THE SUBJECT/ COURSE	Sectoral Study in Banking OR An Insight into Financial Services Industry-1
COURSE CODE	RJDSEBBI351 OR RJDSEBBI352
CREDITS	4
DURATION	60

Course Objectives	
1	Enable students to apply theoretical knowledge of banking and financial services to practical, real-world situations.
2	Encourage students to undertake research-based projects that address industry challenges.
3	Provide exposure to professional practices through internships, on-the-job training, or field research.
4	Develop skills in critical thinking, problem-solving, and data analysis relevant to banking and financial services.
5	Strengthen students' ability to prepare structured reports and present insights effectively.

***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:	Sectoral Study in Insurance OR An Insight into Financial Services Industry- 2
Paper Code:	RJDSEBBI361 OR RJDSEBBI362
Credits:	04
Duration	60

SEMESTER VI		L	Cr
Sectoral Study in Insurance OR An Insight into Financial Services Industry- 2		60	4
1	Project work is a mandatory requirement for all the students enrolled – should be a research work preferably based on the internships or on the job training the student undergoes which will involve a special course involving application of knowledge in Solving/analyzing/exploring a real life situation/ difficult problem. Project work would be considered for 04 credits each . A project work may be undertaken in any area of Financial services or Insurance services included in the curriculum.		-

T.Y.BBI	SEMESTER VI
RJDSEBBI361 Sectoral Study in Insurance OR RJDSEBBI362 An Insight into Financial Services Industry- 2	Course Outcomes: On successful completion of the course, the students will be able to: ● Demonstrate the ability to conduct independent research in the field of financial or insurance services. ● Apply theoretical concepts learned in the classroom to analyze practical problems in the financial/insurance industry. ● Critically examine policies, practices, and strategies adopted by financial institutions and insurance companies. ● Develop problem-solving approaches for industry-specific issues and recommend practical solutions. ● Produce a structured project report with well-organized data, analysis, and conclusions. ● Present findings with clarity, using professional communication and presentation skills. Learning outcomes: After completing the project work, the learner will be able to: ● Identify and frame a research problem in the domain of financial services or insurance. ● Collect, organize, and analyze primary and secondary data relevant to the study. ● Interpret data using analytical tools, models, or qualitative methods. ● Evaluate the operational efficiency, service quality, and regulatory compliance of financial/insurance organizations. Integrate classroom learning with practical insights gained from internships or fieldwork. ● Develop critical thinking, teamwork, and professional ethics while carrying out research. ● Contribute towards industry knowledge through innovative findings, recommendations, or solutions.

Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science & Commerce
T.Y.B. Com Banking and Insurance Syllabus Semester V & VI

SEMESTER	VI
TITLE OF THE SUBJECT/ COURSE	Sectoral Study in Insurance OR An Insight into Financial Services Industry- 2
COURSE CODE	RJDSEBBI361 OR RJDSEBBI362
CREDITS	4
DURATION	60

Course Objectives	
1	Provide students with an opportunity to apply theoretical knowledge of Financial Services and Insurance to real-life industry situations.
2	Develop research, analytical, and problem-solving skills through industry-based projects.
3	Encourage students to explore emerging trends, challenges, and practices in the financial and insurance sector.
4	Strengthen decision-making, critical thinking, and managerial skills required for careers in financial services and insurance.
5	Enhance students' ability to prepare professional project reports and present findings effectively.

Assessment of BBI Research Project Report
(For 100 Marks Research based Project Sem V & VI)

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

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

Type of Assessment	Written work	Presentation	Overall Conduct	Total
Project work done	10	10	10	30
Report Writing and Conclusion	10	10	10	30
Presentation	15	15	10	40

Sample for Research Project Report

Introduction

Inclusion of project work in the course curriculum of the B.Com. (Banking and Insurance) programme is one of the ambitious aspects in the programme structure. The main objective of inclusion of project work is to inculcate the element of research analysis and scientific temperament challenging the potential of the learner as regards to his/ her eagerness to enquire and ability to interpret particular aspects of the study. It is expected that the guiding teacher should undertake the counseling sessions and make the learners aware about the methodology of formulation, preparation and evaluation pattern of the project work.

There are two modes of preparation of project work

1. Project work based on research methodology in the study area
2. Project work based on internship in the study area

Guidelines for preparation of Project Work

General guidelines for preparation of project work based on Research Methodology

- The project topic may be undertaken in any area of Elective Courses.
- Each of the learners has to undertake a Project individually under the supervision of a teacher-guide.
- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the teacher-guide concerned.
- University/college shall allot a guiding teacher for guidance to the students based on her / his specialization.
- The project report shall be prepared as per the broad guidelines given below:

Font type: Times New Roman

Font size: 12-For content, 14-for Title

Line Space: 1.5-for content and 1-for in table work

Paper Size: A4

Margin: in Left-1.5, Up-Down-Right-1

The Project Report shall be bound.

The project report should be 80 to 100 pages

Structure to be followed to maintain the uniformity in formulation and presentation of Project Work

(Model Structure of the Project Work)

- **Chapter No. 1: Introduction**

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, characteristics, different concepts pertaining to the problem etc. can be incorporated by the learner.

- **Chapter No. 2: Research Methodology**

This chapter will include Objectives, Hypothesis, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc. can be incorporated by the learner.

- **Chapter No. 3: Literature Review**

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/ knowledge/ application of study area which ultimately helps the learner to undertake further study on the same issue.

- **Chapter No. 4: Data Analysis, Interpretation and Presentation**

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, tables of information, presentation of graphs etc. can be provided with interpretation by the learner.

- **Chapter No. 5: Conclusions and Suggestions**

In this chapter of project work, findings of work will be covered and suggestions will be enlisted to validate the objectives and hypotheses.

Note: If required more chapters of data analysis can be added.

- **Bibliography**
- **Appendix**

Title of the Project:

A Project Submitted to

R. J. College of Arts, Science and Commerce (Empowered Autonomous) and for partial
completion of the degree of Bachelor in Commerce (Banking and Insurance)

Under the Faculty of Commerce

By

Name of the Learner (Roll no.)

Under the Guidance of

Month and Year

Index

Chapter No.	Title of the Chapter	Page No.

List of tables, if any, with page numbers.

List of Graphs, if any, with page numbers.

List of Appendix, if any, with page numbers.

Abbreviations used:

Certificate

This is to certify that Ms./ Mr. _____ student of B.

Com (Banking and Insurance) Semester _____ has successfully completed the project

on _____ under guidance

of _____.

Principal

Dr. Himanshu Dawda

Seal of the College

Project Guide / Internal Examiner

External Examiner

Date:

Declaration

I, Ms./Mr. _____ student of B. Com (Banking and Insurance) Semester _____ hereby declare that have completed the project on _____.

The information submitted is true and original to the best of my knowledge.

Name of the learner _____

Roll no _____

Signature of the learner _____

Certified by

Name and signature of the Guiding Teacher

Acknowledgment

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the **University of Mumbai** for giving me the chance to do this project.

I would like to thank my **Principal, Dr. Himanshu Dawda** for providing the necessary facilities required for completion of this project.

I would also like to express my sincere gratitude towards my project guide-

Ms. _____ whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially **my Parents and Peers** who supported me throughout my project.

Important Note:

1. This is the template for your **Research Project (100 Marks)**.
2. The **first two pages** will provide details and the sequence of chapters.
3. From the **third page** onward—starting with "**Title of the Project**" and ending with "**Acknowledgement**"—will comprise the **first five pages** of your project.
4. The complete project should be a **minimum of 40 pages** and must be **spiral bound**.