



Estd. 1962  
"A++" Accredited by  
NAAC (2021)  
With CGPA 3.52

**SHIVAJI UNIVERSITY, KOLHAPUR - 416004,  
MAHARASHTRA**

PHONE:EPABX-2609000, www.unishivaji.ac.in, bos@unishivaji.ac.in

**शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र**

दूरध्वनी-ईपीएबीएक्स -२६०९०००, अभ्यासमंडळे विभाग दूरध्वनी ०२३१-२६०९०९४



**Ref./SU/BOS/Com & Mgt./ 599**

**Date : 06/10/2025**

**To,**

The Head,  
Department of Commerce & Management,  
Shivaji University, Kolhapur

**Subject :Regarding syllabi of B.Com. Part-II (Banking Financial Services and Insurance) (B.F.S.I) (Sem. III & IV) degree programme under the Faculty of Commerce & Management as per National Education Policy, 2020 (NEP 2.0)**

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the University authorities have accepted and granted approval to the syllabi of **B.Com. Part-II (Banking Financial Services and Insurance) (B.F.S.I) (Sem. III & IV)** under the Faculty of Commerce & Management as per National Education Policy, 2020 (NEP 2.0)

This syllabi shall be implemented from the academic year **2025-2026** onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website [www.unishivaji.ac.in](http://www.unishivaji.ac.in) (Online Syllabus).

You are therefore, requested to bring this to the notice of all Students and Teachers concerned.

Thanking you,

Yours faithfully,

(Dr. S. M. Kubal)  
Dy. Registrar

**Encl : As above**

**Copy to,**

- |                                                         |   |                                       |
|---------------------------------------------------------|---|---------------------------------------|
| 1. I/c Dean, Faculty of Commerce & Management           | } | for information                       |
| 2. Chairman, BOS under Faculty of Commerce & Management |   |                                       |
| 3. Director, BOEE                                       | } | for information and necessary action. |
| 4. Appointment A & B Section                            |   |                                       |
| 5. P. G. Admission Section                              |   |                                       |
| 6. B. Com. Exam Section                                 |   |                                       |
| 7. Affiliation T-1 & T-2 Section                        |   |                                       |
| 8. Computer Center/I.T. Cell                            |   |                                       |
| 9. Eligibility Section                                  |   |                                       |
| 10. Distance Education                                  |   |                                       |
| 11. P.G. Seminar Section                                |   |                                       |
| 12. IQAC Section                                        |   |                                       |

# **SHIVAJI UNIVERSITY, KOLHAPUR.**



Estd. 1962

'A++' Accredited by NAAC (2021 with CCPA 352)

**Faculty of Commerce and Management**

**Syllabus For**

**B.Com. Part-II (Banking Financial Services and  
Insurance) (B.F.S.I) (Sem III & IV) Syllabus**

**(Regulations in accordance with National Education Policy to  
be implemented from Academic Year 2025-26)**

**(Subject to the modifications that will be made from time to time)**

**Shivaji University, Kolhapur**  
**Department of Commerce and Management**

**Faculty of Commerce and Management**

**B. Com. (BFSI)**

[Bachelor of Commerce (Banking, Financial Services and Insurance)]

**Level 5.0 Semester- III**

| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/><b>Faculty of Commerce and Management</b><br/><b>Syllabus as per National Education Policy (NEP) 2020</b><br/><b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b><br/><b>SEMESTER – III</b><br/><b>DSC- V : Financial Planning Credits : 4</b><br/><b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b><br/><b>Introduced from June 2025</b></p>                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <p><b>COURSE OUTCOMES:</b><br/>After studying this course, students will be able to...</p> <ol style="list-style-type: none"><li>1. Understand the fundamentals of Personal Financial Planning.</li><li>2. Learn the basics of managing personal tax liabilities.</li><li>3. Learn the basic concepts and underlying principles for Retirement Planning.</li><li>4. Ascertain and choose appropriate insurance policies for managing personal risks.</li><li>5. Evaluate various asset classes on the basis of risk-return and personal investment goals</li><li>6. Create, maintain and grow personal investment portfolio</li></ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p><b>Basics of Personal Finance and Tax Planning:</b></p> <p>Understanding Personal Finance. Rewards of Sound Financial Planning. Personal Financial Planning Process. Personal Financial Planning Life Cycle. Making Plans to Achieve Your Financial Goals. Common Misconceptions about Financial Planning. Personal Tax Planning -Fundamental Objectives of Tax Planning, Tax Structure in India for Individuals, Common Tax Planning Strategies - Maximizing Deductions, Income Shifting, Tax-Free and Tax-Deferred Income.</p> | <b>15</b>           |

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|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 2 | <p><b>Managing Insurance Need</b></p> <p>Insuring Life-Benefits of Life Insurance, Evaluating need for Life Insurance, Determining the Right Amount of Life Insurance, Choosing the Right Life Insurance Policy-Term Life Insurance, Whole Life Insurance, Universal Life Insurance, Variable Life Insurance, Group Life Insurance, Other Special Purpose Life Policies. Buying Life Insurance Compare Costs and Features, Select an Insurance Company, and Choose an Agent. Life Insurance Contract Features. Insuring Health -Importance of Health Insurance Coverage. Making Health Insurance Decision Evaluate Your Health Care Cost Risk, Determine Available Coverage and Resources, Choose a Health Insurance Plan. Types of Medical Expense Coverage. Policy Provisions of Medical Expense Plans. Property Insurance - Basic Principles, Types of Exposure, Principle of Indemnity, and Coinsurance.</p>                                                                                                                           | 15 |
| 3 | <p><b>Managing Investments</b></p> <p>Role of Investing in Personal Financial Planning, Identifying the Investment Objectives, Different Investment Choices. The Risks of Investing, The Returns from Investing, The Risk-Return Trade-off. Managing Your Investment Holdings Building a Portfolio of Securities, Asset Allocation and Portfolio Management, Keeping Track of Investments. Investing in Equity. Common Considerations, Key Measures of Performance, Types of Equity Stocks, Market Globalization and Foreign Stock, Making the Investment Decision. Investing in Bonds-Benefits of Investing in Bonds, Bonds Versus Stocks, Basic Issue Characteristics, The Bond Market, Bond Ratings. Investing in Mutual Funds and Exchange Traded Funds (ETFs) - Concept of Mutual Funds and ETFs, Benefits of Investing in Mutual Funds or ETFs, Some Important Cost Considerations, Services Offered by Mutual Funds, Selecting appropriate Mutual Fund and ETF investments, Evaluating the performance of Mutual Funds and ETF.</p> | 15 |

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| <b>4</b> | <b>Investing in Real Estate and Retirement Planning.</b><br>Investing in Real Estate - Some Basic Considerations. Modes of Real Estate Investment - Raw Land, Commercial Properties, Residential Properties, Real Estate Investment Trusts (REITs). Planning for Retirement Role of Retirement Planning in Personal Financial Planning, Pitfalls to Sound Retirement Planning, Estimating Income Needs, Sources of Retirement Income. | <b>15</b> |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|

**Reference Books:**

1. Billingsley R., Gitman L., & Joehnk M. (2017). Personal Financial Planning. Cengage Learning.
2. Tillery S., & Thomas N. Tillery, (2017). Essentials of Personal Financial Planning. Association of International Certified Professional Accountants.
3. 3. Indian Institute of Banking & Finance. (2017). Introduction to Financial Planning
4. 4. Sinha, M. (2017). Financial Planning: A Ready Reckoner. Mc Graw Hill

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – III</b><br/> <b>DSC- VI : Social Media Marketing and Advertising Credits : 4</b><br/> <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b><br/> <b>Introduced from June 2025</b></p>                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                         |                     |
| <p><b>COURSE OUTCOMES:</b><br/> After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Evaluate the role of social media in marketing, advertising and public relations.</li> <li>2. Assess the optimal use of various social media platforms for social media marketing.</li> <li>3. Analyse the importance of social media for developing an effective marketing plan, and assess ways to measure its performance.</li> <li>4. Describe practical skills required for creating and sharing content through online communities and social networks.</li> <li>5. Demonstrate and appreciate social media ethics to use social media spaces effectively.</li> </ol> |                                                                                                                                                                                                                                                                                                                                         |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Contents</b>                                                                                                                                                                                                                                                                                                                         | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Introduction to Social Media Marketing:-</b><br>Social Media Marketing-Concept and Importance, Social Media Platforms-Online communities and Forums; Blogs and Microblogs, Social Networks, other contemporary social media platforms: Goals, Role in Marketing and Use as listening tools. Trends in SMM. Social Media Influencers. | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Social media marketing Plan and Performance Measurement:-</b><br>SMM Plan- Setting Goals, Determining Strategies, Identifying Target Market, Selecting Tools, Selecting Platforms, Implementation: Measuring Effectiveness-Conversion rate, amplification rate, applause rate: on page and on post level                             | <b>15</b>           |
| <b>3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Content Creation and Sharing using Case Campaigns:</b><br>Blogging, Streaming Video and Podcasting: Criteria and approach- 70/20/10 with risk variants, 50-50 content, Brand Mnemonic, Brand story. Contextualizing content creation. Social Media Ethics.                                                                           | <b>15</b>           |

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| <b>4</b> | <b>Introduction to Advertising</b><br>Meaning, definition ,nature and Features, objectives, importance, active participation in advertising, role of advertising in marketing mix , role of advertising in society, advertising and brand building | <b>15</b> |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|

### Reference Books:

1. Blanchard, O. (2011). Social Media ROI: Managing and Measuring Social Media Efforts in Your Organization. United Kingdom: Pearson Education.
2. Charlesworth, A. (2014). An Introduction to Social Media Marketing. United Kingdom: Taylor & Francis,
3. Gupta, S. (2020). Digital Marketing. India: McGraw Hill Education (India) Private Limited.
4. Keller, K. L., Kotler, P. (2016). Marketing Management. India: Pearson Education.
5. Maity M(2022). Digital Marketing. Oxford University Press.
6. Mamoria C.B, Bhatacharya A, Marketing Management. Kitab Mahal, Delhi
7. Mathur, V. & Arora,S. Digital Marketing PHI Learning
8. McDonald, J. (2016). Social Media Marketing Workbook: How to Use Social Media for Business.
9. United States: CreateSpace Independent Publishing Platform.
10. Parker, J., Roberts, M. L., Zahay, D., Barker, D. I., Barker, M. (2022). Social Media Marketing: A Strategic Approach. United States: Cengage Learning.
11. Quesenberry, K. A. (2015). Social Media Strategy: Marketing and Advertising in the Consumer Revolution. United States: Rowman & Littlefield Publishers.

### Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – III</b><br/> <b>DSC- VII : Insurance and Underwriting Credits : 2</b><br/> <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b><br/> <b>Introduced from June 2025</b></p>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                     |
| <p><b>COURSE OUTCOMES:</b><br/> After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. : Explain different types of insurance and their role in risk management.</li> <li>2. : Apply knowledge of underwriting to evaluate risk in insurance proposals.</li> <li>3. : Analyze the importance of regulatory framework and ethical practices in insurance.</li> <li>4. : Develop skills to assess, classify, and manage risks effectively.</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>Unit 1: Introduction to Insurance</b><br/> Meaning, Nature, and Importance of Insurance, Functions of Insurance and Role in Economic Development Principles of Insurance (Utmost Good Faith, Insurable Interest, Indemnity, Contribution, Subrogation, Proximate Cause)</p> <p>Types of Insurance – Life Insurance, Health Insurance, General Insurance (Motor, Fire, Marine, Crop, Travel, Liability)</p> <p>IRDAI and Regulatory Framework of Insurance in India.</p> | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>Unit 2: Underwriting in Insurance.</b><br/> Meaning and Importance of Underwriting, Role of Underwriter in Insurance Business, Process of Underwriting – Proposal, Risk Selection, Medical and Financial Evaluation, Risk Classification – Standard, Sub-standard, Declined Risks, Tools and Techniques of Underwriting (Traditional and Modern – IT, Big Data, AI in Underwriting), Underwriting Challenges and Ethics.</p>                                            | <b>15</b>           |

**Reference Books:**

1. M.N. Mishra & S.B. Mishra – Insurance Principles and Practice (S. Chand).
2. Dr. P.K. Gupta – Insurance and Risk Management (Himalaya Publishing House).

3. Mark Dorfman – Introduction to Risk Management and Insurance (Pearson)

Reference Books:

4. C.S. Rao – Principles of Life Insurance

5. IRDAI Regulations & Reports (Official Website: [www.irdai.gov.in](http://www.irdai.gov.in))

6. Julia Holyoake & William Weipers – Insurance Underwriting Handbook

**Nature of University Question Paper :**

Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks

Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks

Q. No. 1 C Two statements (Answering true or false ) : 2 Marks

Q. No. 2 Write Short Notes (Any four out of six) :20 Marks

Q. No. 3 Answer the following (Any one out of two) :10 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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| <p><b>COURSE OUTCOMES:</b><br/>After studying this course, students will be able to...</p> <ol style="list-style-type: none"><li>1. Demonstrate proficiency in creating and formatting professional documents/spreadsheets.</li><li>2. Apply advanced features such as tables, charts, formulas, and functions for business purposes.</li><li>3. Analyze and present business data using spreadsheet tools.</li><li>4. Integrate word processing and spreadsheet applications for business decision-making.</li></ol> |                 |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Contents</b> | <b>No. of Hours</b> |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                        |           |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>I</b> | <b>Unit I: Introduction and Word Processing Tools</b><br>Overview of office productivity tools, Importance in business and commerce, Creating, editing, saving documents, Formatting: fonts, paragraphs, styles, Working with tables, images, charts, and SmartArt, Page layout, headers/footers, footnotes, Mail merge and labels, Reviewing tools: spell check, track changes, comments, Printing and document protection            | <b>15</b> |
| <b>2</b> | <b>Unit III: Spreadsheet Tools</b><br>Basics: workbooks, worksheets, cell referencing, Data entry, formatting, sorting, filtering, Formulas and functions (logical, statistical, financial)<br>Charts and graphs for data visualization, Pivot tables and data summarization, Conditional formatting and data validation<br>Business applications: payroll, budgeting, inventory, sales report<br>Linking data between Word and Excel. | <b>15</b> |

## Reference Books

1. Stephen Moffat – Microsoft Office Word Step by Step (Microsoft Press).
2. Curtis Frye – Microsoft Excel Step by Step (Microsoft Press).
3. Prof. Satish Jain – MS Office 2019 Training Guide (BPB Publications)
4. R.K. Taxali – PC Software for Windows 10 Office 2019 (McGraw Hill).
5. Faithe Wempen – Microsoft Office 2019 All-in-One For Dummies.
6. E. C. Nelson – Word Processing and Spreadsheet Applications.

### Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following (Any one out of two) :10 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. : B F S I (Banking, Financial Services and Insurance)**  
**SEMESTER – III**  
**AEC-III : Corporate Communication Credits : 2**  
**Marks: Semester End:40 Internal Assessment:10 Total Marks: 50**  
**Introduced from June 2025**

**COURSE OUTCOMES:**

After studying this course, students will be able to...

1. Understand the fundamentals, scope, and importance of corporate communication.
2. Demonstrate effective written and oral communication skills in a corporate setting.
3. Apply principles of business correspondence, report writing, and presentation skills.
4. Analyze communication barriers and implement strategies for effective workplace communication.

| <b>Unit No.</b> | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>No. of Hours</b> |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>I</b>        | <b>Introduction to Corporate Communication and Business Correspondence</b><br>Nature, scope, and importance of corporate communication, Types of communication: Internal & External, Channels and media of communication, Barriers to effective communication<br>Essentials of effective business letters, Layout of business letters, Drafting letters: inquiry, order, complaint, adjustment, and sales promotion, Email and electronic communication etiquette                                                                                                                                                                                                   | <b>15</b>           |
| <b>2</b>        | <b>Report Writing &amp; Presentation</b><br>Types of reports: formal and informal, Structure and format of reports<br>Preparation of agenda and minutes of meetings, Oral presentation and public speaking skills<br><b>Non-Verbal and Group Communication</b><br>Role of body language, gestures, and tone in corporate communication<br>Listening skills and feedback, Group discussions, meetings, and interviews, Negotiation skills and conflict management<br>Digital communication incorporates, Social media and corporate image building, Crisis communication and corporate social responsibility (CSR) communication, Ethics in corporate communication. | <b>15</b>           |

## Reference Books

1. Kaul, Asha – Business Communication – Prentice Hall of India.
2. Bovee, Courtland, and Thill, John V. – Business Communication Today – Pearson.
3. Lesikar, Raymond V. – Basic Business Communication – McGraw Hill.
4. Murphy, Herta A. & Hildebrandt, Herbert W. – Effective Business Communications – McGraw Hill.
5. Chaturvedi, P.D., & Chaturvedi, Mukesh – Business Communication: Concepts, Cases and Applications – Pearson Education.
6. Rao, M.S. – Soft Skills: Enhancing Employability – Connecting Campus with Corporate – I.K. International Publishing.

### Nature of University Question Paper :

- |                                                                          |           |
|--------------------------------------------------------------------------|-----------|
| Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) | : 6 Marks |
| Q. No. 1 B Match the following (Two columns-Four pairs)                  | : 2 Marks |
| Q. No. 1 C Two statements (Answering true or false )                     | : 2 Marks |
| Q. No. 2 Write Short Notes (Any four out of six)                         | :20 Marks |
| Q. No. 3 Answer the following (Any one out of two)                       | :10 Marks |

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. : B F S I (Banking, Financial Services and Insurance)**  
**SEMESTER – III**  
**VSC- I : Insurance Advisor/Agent Credits : 4**  
**Marks: Semester End:80 Internal Assessment:20 Total Marks: 100**  
**Introduced from June 2025**

**COURSE OUTCOMES:**

After studying this course, students will be able to...

1. Explain the principles, functions, and importance of insurance in financial planning.
2. Analyze the role, responsibilities, and legal framework governing insurance advisors/agents.
3. Demonstrate skills in prospecting, selling, and servicing insurance policies.
4. Apply knowledge of insurance regulations and ethics in practical situations.

| <b>Unit No.</b> | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>No. of Hours</b> |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>I</b>        | <b>Introduction to Insurance and Insurance Advisor/Agent</b><br>Meaning, nature, and functions of insurance, Types of insurance: Life, Health, General, Fire, Marine, Motor, Importance of insurance in economic development, Role of insurance advisors/agents<br>Role and Responsibilities of Insurance Advisor/Agent, Eligibility and appointment of insurance advisors (IRDAI guidelines), Duties and responsibilities of an insurance advisor, Qualities and skills required for effective advisors, Code of conduct and ethical practices | <b>15</b>           |
| <b>2</b>        | <b>Insurance Products and Policy Servicing :</b><br>Life insurance policies: Term, Whole life, Endowment, Money-back, ULIP, General insurance policies: Motor, Health, Fire, Marine, Travel<br>Proposal and policy issuance process, Claims settlement procedure and customer servicing.                                                                                                                                                                                                                                                        | <b>15</b>           |
| <b>3</b>        | <b>Marketing of Insurance Services</b><br>Prospecting and identifying potential customers, Need-based selling techniques, and Communication and presentation skills for agents, Building trust and long-term client relationships.                                                                                                                                                                                                                                                                                                              | <b>15</b>           |

|          |                                                                                                                                                                                                                             |           |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>4</b> | <b>Regulatory and Legal Framework :</b><br>IRDAI Act and regulations, Consumer Protection Act and insurance services, Licensing of agents and renewal process, Penalties for malpractices and dispute redressal mechanisms. | <b>15</b> |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|

#### **References (Books & Reports)**

1. Mishra, M.N. & Mishra, S.B. — Insurance: Principles and Practice, S. Chand Publications.
2. Gupta, P.K. — Insurance and Risk Management, Himalaya Publishing House.
3. Black, Kenneth & Skipper, Harold D. — Life and Health Insurance, Pearson.
4. Gordon, E. & Natarajan, K. — Banking Theory, Law and Practice, Himalaya Publishing House.
5. Kothari, Vinod — Introduction to Insurance Sector in India, Taxman Publications.
6. IRDAI — Annual Reports and Guidelines, Government of India.

#### **Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
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#### **Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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| <p style="text-align: center;"><b>HIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – III</b><br/> <b>IKS (Specific) : Indian Business and Applied Law Credits : 4</b><br/> <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b><br/> <b>Introduced from June 2025</b></p>                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                  |                     |
| <p><b>COURSE OUTCOMES:</b><br/> After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Understand the principles of Indian Knowledge Systems and their relevance to business and law</li> <li>2. Apply the concepts of Indian business ethics, corporate responsibility, and dharma Shastra-based laws in modern commerce.</li> <li>3. Analyze the framework of applied business laws in India, including contracts, company law, and consumer protection.</li> <li>4. Develop a comparative perspective between Western legal/business systems and traditional Indian approaches.</li> </ol> |                                                                                                                                                                                                                                                                                                                                  |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Contents</b>                                                                                                                                                                                                                                                                                                                  | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p><b>Introduction to Indian Knowledge Systems and Business:</b><br/> Concept and scope of Indian Knowledge Systems (IKS), Ancient Indian economic thought: Arthashastra, Chanakya Neeti. Business ethics and values in Indian tradition, Relevance of Swadeshi and Atmanirbhar Bharat in modern context.</p>                    | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p><b>Foundations of Indian Business Law</b><br/> Historical development of business law in India, Sources of Indian law: Shruti, Smriti, Custom, Precedent, Legislation, Principles of Dharma and Nyaya in legal framework., Role of guilds (Shreni) in ancient Indian trade regulation</p>                                     | <b>15</b>           |
| <b>3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p><b>Applied Business Laws in India:</b><br/> Indian Contract Act, 1872 – essentials, types of contracts, breach and remedies, Sale of Goods Act, 1930 – rights and duties of buyer and seller, Consumer Protection Act, 2019 – rights of consumers and redressal mechanisms, Negotiable Instruments Act, 1881 – promissory</p> | <b>15</b>           |

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|          | notes, bills of exchange, cheques..                                                                                                                                                                                                                                                                                             |           |
| <b>4</b> | <b>Contemporary Relevance of IKS in Business and Law</b><br>Comparative analysis of Indian vs. Western business law, Business sustainability through Indian ethical principles, Case studies: Application of IKS in corporate governance, startups, and entrepreneurship, Digital India, E-commerce and evolving business laws. | <b>15</b> |

### Reference Books

1. R. C. Sharma & Sadhana Sharma – Business Laws (Maruthi Publishers).
2. N. D. Kapoor – Business Law (Sultan Chand & Sons).
3. Arthashastra – Translated by L. N. Rangarajan.
4. Werner Menski – Hindu Law: Beyond Tradition and Modernity.
5. T. K. Velayutham – Indian Knowledge Systems in Business and Management.
6. Avtar Singh – Principles of Mercantile Law.

### Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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**Shivaji University, Kolhapur**  
**Department of Commerce and Management**

**Faculty of Commerce and Management**

**B. Com. (BFSI)**

[Bachelor of Commerce (Banking, Financial Services and Insurance)]

**Level 5.0 Semester- IV**

| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/><b>Faculty of Commerce and Management</b><br/><b>Syllabus as per National Education Policy (NEP) 2020</b><br/><b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b><br/><b>SEMESTER – IV</b><br/><b>DSC- VIII : Retail Banking Assets and Liabilities Sales : 4</b><br/><b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b><br/><b>Introduced from June 2025</b></p>                                                  |                                                                                                                                                                                                                                                                                                                    |                     |
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| <p><b>COURSE OUTCOMES:</b><br/>After studying this course, students will be able to...</p> <ol style="list-style-type: none"><li>1. Understand the structure, scope, and importance of retail banking in India.</li><li>2. Differentiate between retail asset and liability products and their role in bank profitability.</li><li>3. Apply marketing and sales strategies to promote banking products effectively.</li><li>4. Analyze risks, compliance issues, and technological innovations in retail banking.</li></ol> |                                                                                                                                                                                                                                                                                                                    |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Contents</b>                                                                                                                                                                                                                                                                                                    | <b>No. of Hours</b> |
| <b>1</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Introduction to Retail Banking</b><br>Concept, meaning, and scope of retail banking, Importance in Indian financial system, Structure of retail banking sector in India, Retail banking vs. corporate banking                                                                                                   | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>Liability and Asset Products in Retail Banking</b><br>Deposit products: Savings accounts, Current accounts, Fixed deposits, Recurring deposits, Features, advantages, and target customers<br>Liability mobilization strategies, Role of CASA in bank profitability,<br><b>Asset Products in Retail Banking</b> | <b>15</b>           |

|          |                                                                                                                                                                                                                                                                                     |           |
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|          | Housing loans, Vehicle loans, Consumer durable loans, Education loans, Personal loans, Credit card products, overdrafts, and credit lines, Loan appraisal, documentation, and recovery, Emerging trends in retail lending.                                                          |           |
| <b>3</b> | <b>Sales and Marketing of Retail Banking Products:-</b><br>Cross-selling and up-selling of banking products, Customer relationship management in banking, Role of technology in sales (digital banking, mobile banking, UPI), Ethical issues in banking sales.                      | <b>15</b> |
| <b>4</b> | <b>Risk, Regulation, and Innovation in Retail Banking:-</b><br>Credit risk, operational risk, and fraud management, KYC, AML, and compliance in retail banking, Regulatory framework: RBI guidelines, Basel norms, Fintech, neo-banking, and digital innovations in retail banking. | <b>15</b> |

### Reference Books

1. Varshney, P.N. – Banking Theory and Practice, Sultan Chand & Sons.
2. Satyadevi, C. – Financial Services: Banking and Insurance, S. Chand.
3. Khan, M.Y. – Indian Financial System, Tata McGraw-Hill.
4. Shekhar & Shekhar – Banking Theory and Practice, Vikas Publishing House.
5. Padmalatha Suresh & Justin Paul – Management of Banking and Financial Services, Pearson Education.
6. RBI Publications – Reports on Trends and Progress of Banking in India.

### ..... Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group

discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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**SHIVAJI UNIVERSITY, KOLHAPUR**  
**Faculty of Commerce and Management**  
**Syllabus as per National Education Policy (NEP) 2020**  
**B.Com. : B F S I (Banking, Financial Services and Insurance)**  
**SEMESTER – IV**  
**DSC- IX : Branch Banking Operations: 4**  
**Marks: Semester End:80 Internal Assessment:20 Total Marks: 100**  
**Introduced from June 2025**

**COURSE OUTCOMES:**

After studying this course, students will be able to...

1. Understand the structure and importance of branch banking operations.
2. Handle various types of deposit and loan operations at branch level.
3. Demonstrate knowledge of payment and settlement systems used in branches.
4. Apply compliance norms and customer service principles in banking operations.

| <b>Unit No.</b> | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>No. of Hours</b> |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <b>I</b>        | <b>Introduction to Branch Banking and Deposit Operations</b><br>Meaning and functions of a bank branch, Role of branch banking in financial inclusion, Centralized vs. decentralized banking operations<br>Core banking solutions (CBS)<br><b>Deposit Operations</b><br>Opening and operation of deposit accounts (savings, current, term deposits), KYC norms, documentation, and compliance, Nomination facility and account closure, Passbook/statement operations | <b>15</b>           |
| <b>2</b>        | <b>Lending and Advances at Branch Level</b><br>Loan processing and documentation, Cash credit, overdraft, and term loans, Priority sector lending at branch level, Recovery procedures and NPA management.                                                                                                                                                                                                                                                            | <b>15</b>           |
| <b>3</b>        | <b>Payment and Settlement Operations</b><br>Cash operations: receipt, payment, remittances, Cheques clearing process, MICR, CTS, Electronic payments: NEFT, RTGS, IMPS, UPI<br>Safe deposit lockers and ancillary services                                                                                                                                                                                                                                            | <b>15</b>           |

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| <b>4</b> | <b>Customer Service and Compliance in Branch Banking:</b><br>Role of branch staff in customer relationship management, Grievance redressal mechanism and Banking Ombudsman Scheme, Audit, inspection, and internal control at branches, Digital innovations in branch banking and future trends. | <b>15</b> |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|

### Reference Books

1. Tannan, M.L. – Banking Law and Practice in India, LexisNexis.
2. Varshney, P.N. – Banking Theory and Practice, Sultan Chand & Sons.
3. Shekhar, K.C. & Shekhar, Lekshmy – Banking Theory and Practice, Vikas Publishing.
4. Padmalatha Suresh & Justin Paul – Management of Banking and Financial Services, Pearson.
5. Gordon, E. & Natarajan, K. – Banking: Theory, Law and Practice, Himalaya Publishing House.
6. RBI – Master Circulars and Guidelines on Branch Banking Operations, RBI Publications.

### ..... Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

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| <p align="center"> <b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – IV</b><br/> <b>DSC- X : Retail Banking – Assets Underwriting: 4</b><br/> <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 100</b><br/> <b>Introduced from June 2025</b> </p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                     |
| <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. Understand the role and importance of underwriting in retail banking.</li> <li>2. Evaluate loan proposals through credit appraisal and risk analysis.</li> <li>3. Apply regulatory and compliance requirements in underwriting practices.</li> <li>4. Demonstrate ethical and professional standards in underwriting decisions</li> </ol>                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Introduction to Retail Banking and Underwriting</b></p> <p>Meaning and scope of retail banking, Concept of underwriting in banking, Role of underwriters in asset financing, Principles of lending: safety, liquidity, profitability, and diversification</p>                                                                                                                                                                                                                                                                                                                                               | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Credit Appraisal and Underwriting Process</b></p> <p>Stages of loan appraisal: customer profiling, creditworthiness, repayment capacity, Financial statement analysis for loan approval</p> <p>Collateral security and credit rating, Documentation and legal compliance in loan underwriting</p> <p><b>Risk Assessment and Regulation in Retail Asset Underwriting</b></p> <p>Types of risks in retail lending: credit risk, operational risk, market risk</p> <p>Techniques of risk mitigation, RBI guidelines on asset underwriting</p> <p>Ethical practices in underwriting and customer protection</p> | <b>15</b>           |

#### Reference Books

1. Padmalatha Suresh & Justin Paul – Management of Banking and Financial Services, Pearson Education.
2. M.Y. Khan – Indian Financial System, Tata McGraw-Hill.
3. Varshney, P.N. – Banking Theory and Practice, Sultan Chand & Sons.
4. Gordon, E. & Natarajan, K. – Banking: Theory, Law and Practice, Himalaya Publishing

House.

5. RBI Publications – Master Directions on Lending and Underwriting Norms.
6. Shekhar & Shekhar – Banking Theory and Practice, Vikas Publishing House.

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following (Any one out of two) :10 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – IV</b><br/> <b>OE- IV : Entrepreneurship Development: 2</b><br/> <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 100</b><br/> <b>Introduced from June 2025</b></p> |                                                                                                                                                                                                                                                                                                                                                                             |                     |
| <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. Understand the fundamentals and significance of entrepreneurship in business and society.</li> <li>2. Analyze entrepreneurial traits, motivation, and challenges in the entrepreneurial journey.</li> <li>3. Prepare and evaluate basic business plans for small ventures.</li> <li>4. Identify sources of finance and institutional support systems for entrepreneurs.</li> </ol>    |                                                                                                                                                                                                                                                                                                                                                                             |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                             | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Introduction to Entrepreneurship</b></p> <p>Concept and Definition of Entrepreneurship, Characteristics and Types of Entrepreneurs. Role of Entrepreneurship in Economic Development. Intrapreneurship vs. Entrepreneurship. Barriers to Entrepreneurship.</p>                                                                                                        | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Entrepreneurial Development Process</b></p> <p>Entrepreneurial Motivation and Competencies. Idea Generation and Creativity in Entrepreneurship. Business Plan Preparation: Elements and Importance. Sources of Finance for Entrepreneurs (formal &amp; informal). Institutional Support to Entrepreneurs: DIC, SIDBI, NABARD, MSME, Startup India, Make in India.</p> | <b>15</b>           |

#### Reference Books

1. Desai, Vasant – Dynamics of Entrepreneurial Development and Management – Himalaya Publishing House.
2. Gupta, C.B. & Srinivasan, N.P. – Entrepreneurship Development in India – Sultan Chand & Sons.
3. Hisrich, Robert D., Peters, Michael P. & Shepherd, Dean A. – Entrepreneurship – Tata

McGraw Hill.

4. Khanka, S.S. – Entrepreneurial Development – S. Chand & Co.
5. Dollinger, Marc J. – Entrepreneurship: Strategies and Resources – Pearson Education.
6. Kuratko, D.F. & Hodgetts, R.M. – Entrepreneurship: Theory, Process and Practice – Thomson South-Western.

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following (Any one out of two) :10 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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| <p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – IV</b><br/> <b>AEC- IV : Organizational Structure and Behaviour: 2</b><br/> <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 100</b><br/> <b>Introduced from June 2025</b></p>                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |
| <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. Understand the fundamentals of organizational structure and its importance in business operations.</li> <li>2. Explain different types of organizational behaviour, motivation, leadership, and communication practices.</li> <li>3. Analyze the impact of organizational culture, group dynamics, and conflict management on workplace effectiveness.</li> <li>4. Apply principles of organizational behaviour to real-life managerial and employee situations for better decision-making</li> </ol> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Introduction and Foundations of Organizational Structure</b><br/> Meaning, nature, and importance of organizational structure. Types of organizational structures (Line, Functional, Matrix, Project, Hybrid).<br/> Formal vs. Informal Organization.</p> <p><b>Foundations of Organizational Behaviour</b><br/> Meaning and scope of organizational behaviour. Key elements: people, structure, technology, environment. Importance of studying organizational behaviour.</p> | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p><b>Individual Behaviour in Organizations</b><br/> Personality, perception, attitudes, values. Motivation theories (Maslow, Herzberg, McGregor). Job satisfaction and employee morale.</p> <p><b>Group Dynamics and Leadership</b><br/> Types of groups, group behaviour, teamwork. Leadership styles and theories (Trait, Behavioural, Contingency). Communication in organizations.</p>                                                                                          | <b>15</b>           |

## Reference Books

1. Robbins, S.P., & Judge, T.A. – Organizational Behaviour (Pearson Education).
2. Luthans, Fred – Organizational Behaviour (McGraw Hill).
3. Aswathappa, K. – Organizational Behaviour (Himalaya Publishing House).
4. Koontz, Harold & O'Donnell – Principles of Management (Tata McGraw Hill).
5. Stephen P. Robbins – Management (Pearson).
6. Newstrom, John W. – Organizational Behaviour: Human Behaviour at Work (Tata McGraw Hill).

## ..... Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following (Any one out of two) :10 Marks

## Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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| <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. Explain the concept, roles, and responsibilities of Business Correspondents (BCs) and Business Facilitators (BFs) in financial inclusion.</li> <li>2. Understand regulatory guidelines, RBI norms, and operational framework governing BC/BF activities.</li> <li>3. Develop skills for handling customer transactions, account opening, KYC, and micro-credit services.</li> <li>4. Apply financial literacy concepts to promote banking products and services in rural and semi-urban areas.</li> <li>5. Analyze challenges faced by BC/BF in digital banking, cyber security, and grievance redressal mechanisms.</li> <li>6. Demonstrate communication, ethical behaviour, and customer service skills required for effective performance as BC/BF.</li> </ol> |                                                                                                                                                                                                                                                 |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>Contents</b>                                                                                                                                                                                                                                 | <b>No. of Hours</b> |
| <b>I</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Introduction to Business Correspondents and Facilitators</b></p> <p>Concept and objectives of BC/BF model. Importance in financial inclusion and rural banking. Scope and functions of BCs and BFs. Difference between BC and BF.</p>     | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Regulatory Framework</b></p> <p>RBI guidelines and circulars on BC/BF. Role of banks in appointing BCs/BFs. Agreements, commission structures, and code of conduct. Risks and limitations in BC/BF model.</p>                             | <b>15</b>           |
| <b>3</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Banking Products and Services through BC/BF</b></p> <p>Savings and deposit mobilization. Credit disbursement and recovery. Insurance and pension schemes. Remittances and micro-finance services. PMJDY and other government schemes.</p> | <b>15</b>           |

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| <b>4</b> | <b>Operations and Technology</b><br>Customer onboarding, KYC, e-KYC, Aadhaar linkage. Use of micro-ATMs, biometric devices, and mobile banking. Transaction processing, authentication, settlement. Digital financial services and cyber security issues.      | <b>15</b> |
| <b>5</b> | <b>Financial Literacy and Customer Service</b><br>Importance of financial literacy in rural economy. Educating customers on savings, investments, and borrowing. Grievance redressal mechanism. Customer relationship management and ethical practices.        | <b>15</b> |
| <b>6</b> | <b>Challenges and Future of BC/BF Model</b><br>Issues faced by BCs (low income, high workload, technology failures). Sustainability of BC/BF model. Case studies of successful BC initiatives in India. Emerging trends – fintech, digital wallets, UPI, AEPS. | <b>15</b> |

#### Reference Books:

1. Reserve Bank of India – Reports on Business Correspondents and Financial Inclusion.
2. NABARD – Handbook on Business Correspondents and Facilitators.
3. Karmakar, K.G. – Financial Inclusion in India (Sage Publications).
4. Desai, Vasant – Rural Banking in India (Himalaya Publishing House).
5. Indian Institute of Banking & Finance (IIBF) – BC/BF Training Material.
6. Joshi, R.C. – Financial Inclusion and Rural Development.
7. Khan, M.Y. – Indian Financial System (Tata McGraw Hill).

#### ..... Nature of University Question Paper :

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

#### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project/ :20 Marks

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| <p align="center"> <b>SHIVAJI UNIVERSITY, KOLHAPUR</b><br/> <b>Faculty of Commerce and Management</b><br/> <b>Syllabus as per National Education Policy (NEP) 2020</b><br/> <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b><br/> <b>SEMESTER – IV</b><br/> <b>VEC- IV : Environmental Science / Studies: 2</b><br/> <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 100</b><br/> <b>Introduced from June 2025</b> </p> |                                                                                                                                                                                                                                                                                                                                                                                                                                       |                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. Explain the concepts of environment, ecosystem, and biodiversity.</li> <li>2. Identify major environmental problems and their socio-economic impacts.</li> <li>3. Evaluate the role of industries, commerce, and individuals in environmental conservation.</li> <li>4. Apply sustainable practices in business and daily life for environmental protection.</li> </ol>         |                                                                                                                                                                                                                                                                                                                                                                                                                                       |                     |
| <b>Unit No.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>No. of Hours</b> |
| <b>1</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>Introduction to Environmental and Natural Resources</b></p> <p>Meaning, scope, and importance of Environmental Studies, Ecosystem: structure, function, and types Biodiversity: importance, threats, and conservation</p> <p><b>Natural Resources:</b></p> <p>Renewable and Non-renewable resources, Forest, Water, Mineral, Energy resources, Role of commerce and trade in resource management</p>                            | <b>15</b>           |
| <b>2</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p><b>Environmental and Human Pollution</b></p> <p>Types: Air, Water, Soil, Noise, and E-waste, Causes, effects, and control measures, Environmental issues related to industries and urbanization</p> <p><b>Human Population and Environment</b></p> <p>Population growth and its impact on environment. Climate change, global warming, and sustainable development. Role of business organizations in environmental management</p> | <b>15</b>           |

**Reference Books:**

1. Bharucha, E. (2005). Textbook of Environmental Studies. University Grants Commission, New Delhi.
2. Rajagopalan, R. (2016). Environmental Studies: From Crisis to Cure. Oxford University Press.

3. Kaushik, A., & Kaushik, C.P. (2019). Environmental Studies. New Age International Publishers.
4. Deswal, S., & Deswal, A. (2014). A Basic Course in Environmental Studies. Dhanpat Rai & Co.
5. Joseph, B. (2017). Environmental Studies. McGraw Hill Education.
6. Basu, M., & Xavier, S. (2016). Fundamentals of Environmental Studies. Cambridge University Press.
7. Agarwal, K.C. (2001). Environmental Biology. Nidhi Publishers, Bikaner.

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following (Any one out of two) :10 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group  
discussion/ Unit test/ Tutorials/ Visits/ Group Project :10 Marks

.....  
discussion/ Unit test/ Tutorials/ Visits/ Group Project/ :20 Marks