

**Nagindas Khandwala College (Autonomous)  
Affiliated to University of Mumbai**



**MKES's Nagindas Khandwala College (Autonomous),  
Gate No 5, Bhavishya Bharat Campus, S. V. Road, Malad (West)  
Mumbai-400 064**

**Programme Code: UBBI**

**Bachelor of Commerce in Banking and Insurance (BBI)**

**Three Year Integrated Programme -**

**Six Semesters**

*Course Structure*

**Under Choice Based Credit, Grading and Semester System**

*Implemented during Academic Year- 2020-21*

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## **1. Preamble**

The banking and the insurance sector in India has the advantage of access to one of the largest and most stable global financial networks. It has been strengthened by a series of financial and regulatory reforms implemented by Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDA). As the Indian economy is poised for a faster growth rate, its financial sector dominated by both insurance and banking companies looks attractive for long-term investment. Well-developed, banking and insurance sectors are the key factors in producing high economic growth.

Commerce graduates, having knowledge and expertise of Money, Financial Institutions insurance business and Financial Risks are the preferred choice of listed Companies, MNC's insurance companies & Banks. This program is so created to make our graduates employable. This Bachelor's Degree Program will provide students the right blend of knowledge and skills along with practical exposure.

## **2. Objectives**

This program of B.Com in Banking and Insurance is structured to provide graduates with practical skills required in banking and insurance sector. The main objective of B.Com (Banking and Insurance) is:-

- To enable the learners to enhance their knowledge about Banking and Insurance sector and helping in establishing linkages to the economy.
- To create additional avenue of self-employment and also to benefit the industry by providing them with suitable trained persons in the field of Banking and Insurance.
- Preparing students to exploit opportunities, being newly created in Banking & Insurance as the profession due to Globalization, Privatization & Liberalization.
- To provide adequate basic understanding about Banking, Insurance & other financial services to the students and to give an adequate exposure to operational environment in the field of Banking, Insurance & other related financial services.

### **3. Outcome**

The B.Com (Banking and Insurance) Programme will provide a learner an in-depth knowledge of the skills required to take up jobs in the Banking and Insurance sector. The learner shall enhance his:

- Analytical Skills
- Mathematical Skills
- Investment Skills
- Knowledge on various methods and techniques that will help them in understanding the functioning of banking and Insurance sector in detail
- Exposure to practical applications for future career.

### **4. Scheme of Examination:**

The scheme of Examination shall be divided into parts i.e. Continuous Internal Evaluation including Assignment, Projects, Seminars, Case Studies and Class Tests which will be of 40/25 marks and the Semester End Examinations which will be of 60/75 marks. The semester wise Credit Points will be varied from course to course but the value of Credits for Under-Graduate Programme shall be of 120 Credits. Students will have to earn 8 extra credits under autonomy. This will be achieved by doing 1 Course on Environmental Science, 1 Short Term Course from an approved list of certifications and a Compulsory Course in Tally Pro and Advance Excel.

The Credits are defined in terms of the learner's hours which are divided into two parts such as Actual and Notional. The value of a particular course can be measured in number of Credit Points. The value of One (01) Credit is equal to 15 Hours of learners' load

### Scheme of Total Credits

Sr. No.	Year	Credits
1	Year 1	40
2	Year 2	40
3	Year 3	40
	Total Credits from Academics	120
	<b>Additional Credits</b>	8
	Total Credits for Award of Degree	128

#### 4.1 Credit Based Evaluation System Scheme of Examination

**For First Year (Semester I and II)**, the performance of the learners shall be evaluated into two components. The first component shall carry 40% marks which will be a Continuous Internal Evaluation while the second component shall carry 60% marks at semester end examination.

**For Second Year (Semester III and IV) and Third Year (Semester V and VI)**, the performance of the learners shall be evaluated into two components. The first component shall carry 25% marks which will be a Continuous Internal Evaluation while the second component shall carry 75% marks at semester end examination.

The allocation of marks for the Continuous Internal Evaluation 40% or 25% and Semester End Examination 60 % or 75% are as shown below:

#### 4.2 Structure of Continuous Internal Evaluation – 25 % = 25 marks (For First Year)

##### Distribution of marks for internal examination

Particular	Marks
<b>Internal test</b>	<b>15</b>
Presentation/Group discussion/Research based project	15
Event (Quest, Pravaah) participation,/Assignment	05
Active class participation	05
<b>Total</b>	<b>40</b>

***Internal Test question paper for Non-Accounting/Non-Mathematical papers***

Q.no.1	Objectives	10 marks
Q.no.2	Short notes any one out of three	5 marks

***Internal Test question paper for Accounting/Mathematical papers***

Q.no.1	Objectives	5 marks
Q.no.2	Answer any one out of two	10 marks

Semester End Examination will be organized after all modules of the course are taught in the class. It will be a written examination / or as per the needs of the course a practical examination or a combination of both. This examination will be for 60 marks.

The assessment of Continuous Internal Evaluation and Semester End Examination as mentioned above for the Semesters I and II shall be processed by the College – ‘Institutions of their Learners’ and issue the grade cards to them after the conversion of marks into grade as the procedure mentioned below.

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Continuous Internal Evaluation & Semester End Examination. The learner shall obtain minimum of 40% marks (i.e. 16 out of 40) in the Continuous Internal Evaluation and 40% marks in Semester End Examination (i.e. 24 Out of 60) separately, to pass the course and minimum of Grade D in each project, wherever applicable, to pass a particular semester. A learner will be said to have passed the course if the learner passes the Continuous Internal Evaluation & Semester End Examination together.

**Structure of Continuous Internal Evaluation – 25% = 25 marks (For Second Year and Third Year)**

***Distribution of marks for internal examination***

Sr.No.	Particulars	Marks
1	Class test held in the given semester, OR	20 marks
2	Subject specific project, assignments, reference book notes, case study, newspaper article submission (as per the faculty’s discretion)	20 marks
3	Active participation in routine class instructional deliveries (and in	5 marks

	practical work, tutorial, field work etc. as the case may be)	
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Semester End Examination will be organized after all modules of the course are taught in the class. It will be a written examination / or as per the needs of the course a practical examination or a combination of both. This examination will be for 75 marks.

The assessment of Continuous Internal Evaluation and Semester End Examination as mentioned above for the Semesters I to VI shall be processed by the College – ‘Institutions of their Learners’ and issue the grade cards to them after the conversion of marks into grade as the procedure mentioned below.

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Continuous Internal Evaluation & Semester End Examination. The learner shall obtain minimum of 40% marks (i.e. 10 out of 25) in the Continuous Internal Evaluation and 40% marks in Semester End Examination (i.e. 30 Out of 75) separately, to pass the course and minimum of Grade D in each project, wherever applicable, to pass a particular semester. A learner will be said to have passed the course if the learner passes the Continuous Internal Evaluation & Semester End Examination together.

### 4.3 Passing Standards

Grade	Marks	Grade Points
O	80 & Above	10
A+	70 to 79.99	9
A	60 to 69.99	8
B+	55 to 59.99	7
B	50 to 54.99	6
C	45 to 49.99	5
D	40 to 44.99	4
F	Less than 40	0

#### 4.4 Approved Certifications for Additional Credits

**Table for Additional Autonomy Credits**

<b>Table for Autonomy Credits</b>					
Semester	Component	Duration	No. of Courses	Credit/ Course	Total Credits
<b>A. Ability Enhancement Compulsory Course (AECC)</b>					
3	<b>AECC I</b> Environment Science	1 Sem	1	2	2
4	<b>AECC II</b> Tally Pro and Advance Excel	60 Hrs. (1 Sem)	1	4	4
<b>B. Skill Enhancement Course (SEC)</b>					
1-5	<b>SEC I</b> (Short Term Courses)	30 hrs (Table – 1)	--	2	2
				<b>Total</b>	<b>8</b>

All B.Com., B-Section (BAF, BBI, BFM) and BMS (Finance) students graduating from Nagindas Khandwala College will earn 8 (Eight) additional credits under autonomy. It is compulsory for every student to earn these credits for grant of a degree.

The scheme of credits is explained below.

##### **Course on Environmental Science (EVS)**

This course is offered in sem. III for 2 credits. It is compulsory for all students to complete this course. Lectures for this are arranged in college.

##### **Course on Tally Pro and Advance Excel**

This is a compulsory course offered to all students of B.Com., B-Section (BAF, BBI, BFM) and BMS (Finance) during their second year. This course is for 4 credits. Students will learn Tally – Professional Level and Advance Excel. Students who have completed IT training of Institute of Chartered Accountants of India (ICAI) will be granted exemption from this course on submission of the certificate of passing from ICAI.



**Short Term Courses (STC)**  
**List of Short Term Courses Offered Semester Wise From 2019-20**

Sr. No.	STC offered in Semester 1,3 & 5	STC offered in Semester 2 & 4
1	Basic Course in Brahmavidya - ₹ 1,500	Add On Certificate course on Child Care & Child Development ₹2,500
2	Pranic Healing - ₹ 3,300	Add On Certificate course on Travel & Tourism Management ₹2,500
3	Understanding Mental Health - ₹ 5,000	Add On Certificate course on Computer Application ₹2,500
4	Certificate in IFRS ₹ 3,750	Add On Certificate course on Functional English ₹2,500
5	Certificate in QGIS ₹ 3,000	Certificate Course in Gandhian Studies ₹2,000
6	Finding an 'Entrepreneur' in you - ₹2,500	Certificate in GIS ₹ 3,000
7	Working with Vectors (COREL DRAW) – ₹ 4,000	Tie and Dye ₹ 3,000
8	Certificate in Visual Merchandising – ₹ 3,000	Jewellery Making ₹ 3,000
9	Certificate Course in Indian Embroidery - ₹ 3,000	Working with Bitmap (Photoshop) ₹ 5,000
10	Certificate in Stylization - ₹ 3,000	Grooming and Personality Development ₹ 3,000
11	CASI New York Certification - ₹ 3,540	Mind your Money - ₹ 2,000
12	Certificate in Photography -₹3,540	Certificate Course in Banking - ₹ 2,500
13	Volunteering Community Services CASI ₹ 300	Understanding Pollution through Mobile Application ₹ 500
14	Certificate in Spanish Language ₹ 2,000	Digital Marketing ₹7,000
15	Fundamental of Capital Market and Derivatives ₹ 4,000	Certificate in Mandarin ₹ 2,000
16	Equity Trading Boot camp ₹ 4,000	Certificate for introduction Beauty ₹ 7,500
17	Financial Statement Analysis ₹ 1,500	Certificate for introduction to Hair Dressing ₹ 7,500
18	Certificate in Finance ₹ 3,540	Certificate course on music ₹ 5,000
19	Certificate in Methods of Quantitative techniques – ₹ 3,000	Certificate Course in Sports Management ₹ 4,500
20	Mastering Aptitude Skills - ₹2,500	Mastering Analytical Skills ₹ 2,500
21	Enhancing Communication Skills - ₹2,500	Financial Services basics ₹ 2,500
22		Certificate Course in Mobile Journalism ₹ 10,000

Note: -

Khandwala College offers 43 Short Term Courses. These courses are divided in even and odd semesters and are organized in vacations. Students have to complete any **ONE** Short Term Course in any one of the semesters between 1to 5. Courses offered in Sem. 1, 3& 5 are organized during the Diwali break and courses offered in Sem. 2 & 4 are organized in the month of April.

### **3.5 Exemptions from STC**

Students satisfying any one of the criteria listed below will be granted exemption from registering for a short-term course. 2 credits under autonomy will be granted to students who have:-

1. Passed IPCC examination; either one group or both groups; conducted by Institute of Chartered Accountants of India. (ICAI)
2. Passed Executive level of examination conducted by Institute of Company Secretaries of India (ICSI)
3. Passed Intermediate level of examination conducted by Institute of Cost and Works Accountants of India (ICWAI)
4. Passed all Knowledge level papers F1 to F4 at the examination conducted by ACCA after registering from our college
5. Passed basic level of examination conducted by CIMA after registering from our college
6. Passed a certificate course examination on Foreign Trade conducted by Indian Merchants' Chamber (IMC)
7. Registered with NSS unit of Khandwala College, who have completed 120 hours with participation at the rural camp, and authorities in charge of NSS at college level have recommended their name for exemption.
8. Won prizes at University, State, National or International level in any sports activity- individual or team - and their name has been recommended by authorities in charge of Gymkhana at college level.
9. Enrolled for NCC unit of Khandwala College, have completed mandatory hours of training and have attended all programs of NCC at Khandwala College and their name has been recommended by authorities in charge of NCC at college level.
10. Represented Khandwala College at any University Cultural Festival and have won prize will be entitled to exemption on recommendation of their name by the Students Council in charge.

**Bachelor of Commerce (Banking and Insurance) Programme**

*Under Choice Based Credit, Grading and Semester System*

**Three Year Integrated Programme -**

**Six Semesters**

**Basic Structure: Distribution of Courses**

1	<b>Ability Enhancement Compulsory Course (AECC)</b>	4 Papers of 3 Credits Hrs. each (Total Credits Hrs. 4*3)	12
2	<b>Skill Enhancement Compulsory Course (SEC)</b>	2 Papers of 3 Credits Hrs. each (Total Credits Hrs. 2*3) = 06 4 Papers of 2 Credits Hrs. each (Total Credits Hrs. 4*2) = 08	14
3	<b>Core Course (CC)</b>	4 Papers of 4 Credits Hrs. each (Total Credits Hrs. 4*4)= 16 16 Papers of 3Credits Hrs. each (Total Credits Hrs. 16*3)= 48	64
4	<b>Discipline Specific Compulsory Course (DSC)</b>	4 Papers of 3 Credits Hrs. each (Total Credits Hrs. 4*3)	12
5	<b>Discipline Specific Elective (DSE)</b>	6 Papers of 3 Credits Hrs. each (Total Credits Hrs. 6*3)= 18	18
	<b>Total Credits Hrs</b>		<b>120</b>

**Bachelor of Commerce (Banking and Insurance) Programme**  
**Under Choice Based Credit, Grading and Semester System**  
**Curriculum Framework**  
*(Implemented during Academic year 2020-21)*

**FIRST YEAR**

Sr. No.	Semester I	Subject code	Credits	Sr. No.	Semester II	Subject code	Credits
	<i>Ability Enhancement Compulsory Course (AECC)</i>				<i>Ability Enhancement Compulsory Course (AECC)</i>		
1	AECC-1 Business Communication-I	2011UBIBC	3	1	AECC-3 Business Communication-II	2021UBIBC	3
2	AECC-2 Principles of Management	2012UBIPM	3	2	AECC-4 Organizational Behaviour	2022UBIOB	3
	<i>Skill Enhancement Compulsory Course (SEC)</i>				<i>Skill Enhancement Compulsory Course (SEC)</i>		
3.	SEC-1 Foundation Course – I	2013UBIFC	3	3.	SEC-2 Foundation Course – II	2023UBIFC	3
	<i>Core Course</i>				<i>Core Course</i>		
4	CC-1 Business Economics-I	2014UBIBE	3	4	CC-4 Business Law	2124UBIBL	3
5	CC-2 Financial Accounting- I	2015UBIFA	3	5	CC-5 Financial Accounting- II	2025UBIFA	3
6	CC-3 Environment and Management of Financial Services	2016UBIEM	3	6	CC-6 Principles and Practices of Banking and Insurance	2026UBIPP	3
	<i>Discipline Specific Compulsory Course(DSC)</i>				<i>Discipline Specific Compulsory Course(DSC)</i>		
7	DSC-1 Quantitative Methods-I	2017UBIQM	3	7	DSC-2 Quantitative Methods-II	2027UBIQM	3

	<b>TOTAL</b>		<b>21</b>		<b>TOTAL</b>		<b>21</b>
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**SECOND YEAR**  
(Implemented during Academic year 2020-2021)

Sr. No .	Semester III	Subject code	Credits	Sr. No .	Semester IV	Subject code	Credits
	<i>Skill Enhancement Compulsory Course (SEC)</i>				<i>Skill Enhancement Compulsory Course (SEC)</i>		
1	SEC-3 Financial Markets	<b>2131UBIFM</b>	3	1	SEC-5 Corporate & Securities Law	<b>2141UBICL</b>	3
2	SEC-4 Information Technology in Banking and Insurance-I	<b>2132UBIIT</b>	3	2	SEC-6 Information Technology in Banking and Insurance-II	<b>2142UBIIT</b>	2
	<i>Core Course (CC)</i>				<i>Core Course (CC)</i>		
3	CC-7 Financial Management-I	<b>2133UBIFT</b>	3	3	CC-11 Financial Management-II	<b>2143UBIFM</b>	3
4	CC-8 Management Accounting	<b>2134UBIMA</b>	3	4	CC-12 Cost Accounting	<b>2144UBICA</b>	3
5	CC-9 Direct Taxation	<b>2135UBIDT</b>	3	5	CC-13 Business Economics-II	<b>2145UBIBE</b>	3
6	CC-10 Risk Management	<b>2136UBIRM</b>	3	6	CC-14 Business Ethics and Corporate Governance	<b>2146UBICG</b>	3
	<i>Discipline Specific Compulsory Course (DSC)</i>				<i>Discipline Specific Compulsory Course (DSC)</i>		
7	DSC-3 Foundation Course-III (Human Resource Management)	<b>2137UBIFC</b>	3	7	DSC-4 Foundation Course-IV (Introduction to International Business)	<b>2147UBIFC</b>	3
	<b>TOTAL</b>		<b>21</b>		<b>TOTAL</b>		<b>21</b>

### THIRD YEAR

(Implemented during Academic year 2020-2021)

Sr No	Semester V	Subject code	Credits	Sr. No .	Semester VI	Subject code	Credits
	<i>Core Course (CC)</i>				<i>Core Course (CC)</i>		
1	CC-15 International Banking and Finance	<b>1851UBIIB</b>	4	1	CC-17 Wealth Management	<b>2061UBIWM</b>	4
2	CC-16 Research Methodology	<b>1852UBIRM</b>	4	2	CC-18 Internship based project work	<b>1962UBIIP</b>	4
	<i>Discipline Specific Compulsory Course (DSC)</i>				<i>Discipline Specific Compulsory Course (DSC)</i>		
3	DSC-5 Actuarial Analysis in Banking and Insurance	<b>1853UBIAA</b>	3	3	DSC-7 Marketing in Banking and Insurance	<b>1863UBIMK</b>	3
4	DSC-6 Financial Reporting Analysis	<b>1854UBIFRA</b>	3	4	DSC-8 Security Analysis and Portfolio Management	<b>1864UBISM</b>	3
	<i>Discipline Specific Elective (DSE)</i>				<i>Discipline Specific Elective (DSE)</i>		
5,6	Discipline Specific Elective (DSE-1,2) (Any two of group A)			5,6	Discipline Specific Elective (DSE-3,4) (Any two of group B)		
	a. Auditing-I	<b>1855UBIAD</b>	3		a. Auditing-II	<b>1865UBIAD</b>	3
	b. Financial Services Management	<b>1856UBIFS</b>	3		b. Banking Aspects in Business	<b>1966UBIBAB</b>	3
	c. Strategic Management	<b>1856UBISM</b>	3		c. Mutual Fund Management	<b>1966UBIMF</b>	3
	d. Central Banking	<b>2056UBICB</b>	3		d. Corporate Restructuring	<b>1966UBICR</b>	3
	<b>TOTAL</b>		<b>20</b>		<b>TOTAL</b>		<b>20</b>