



Smt. Chandibai Himathmal Mansukhani College (Autonomous)



(Affiliated to the University of Mumbai)

University College Code : 217-JD Office : T14

Principal : Dr. Manju Lalwani Pathak

Ref. No: CHM (A) AC/02/2026-27

Date: 27th June, 2026

CIRCULAR

The immediate attention of all concerned is invited to this Office Circular No. CHM (A) AC 11/2026 dated 19th June, 2026 regarding Choice Based and Credit Based Syllabus (CBCS), of Smt. CHM College (Autonomous), under the guidelines of University of Mumbai, as per Academic Framework of NEP 2020, for all subjects of T.Y.B.Com in Banking and Insurance SEM-V and SEM-VI.

This is in continuation with curriculum approved by Academic Council for all the subjects of F.Y.B.Com in Banking and Insurance (SEM-I), S.Y.B.Com in Banking and Insurance (SEM-III) and F.Y.B.Com in Banking and Insurance (SEM-II) & S.Y.B.Com in Banking and Insurance (SEM – IV) vide Circular Reference Numbers CHM (A) AC/C/01/2025 dated 18th June, 2025, CHM (A) AC/C/01A/2025 dated 21st July 2025 and CHM (A) AC/C/02/2025 dated 20th November, 2025 respectively.

It is hereby communicated that the recommendations of the curriculum designed by the Ad-hoc Board of studies in Banking & Insurance coordinated by the Dean, Faculty of Commerce in the meeting of Academic Council held on 20th June, 2026 have been approved.

In accordance, therewith, the syllabus as per the CBCS, has been brought into force with effect from the Academic Year 2026-27 for T.Y.B.Com in Banking and Insurance, in continuation with syllabus of F.Y.B.Com in Banking and Insurance and S.Y.B.Com in Banking and Insurance of 2025-2026 (updated), and accordingly the same is attached for reference and is available on the College's website www.chmcollege.in

Ulhasnagar – 421003

27th June 2026

Dr. Manju Lalwani Pathak

Principal & Chairperson, Academic Council

Copy forwarded for information to:

1. The Office of Chairperson, Academic Council
2. The Dean, Faculty of Commerce
3. The Chairperson, Ad-hoc Board of Studies
4. The Controller of Examination
5. The Registrar



**HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)**

Affiliated to the University of Mumbai

**Bachelor of Commerce
(Banking & Insurance)
(Self-Financing Course)**

Semester – I

**Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the Academic**

Year 2025- 2026

PREAMBLE

The Bachelor of Banking and Insurance (BBI) programme is a specialized undergraduate course designed to provide students with comprehensive knowledge of banking, insurance, finance, and allied financial services. The programme aims to develop competent professionals equipped with analytical, managerial, technological, and decision-making skills required in the rapidly evolving Banking, Financial Services, and Insurance (BFSI) sector. It integrates theoretical concepts with practical applications in banking operations, insurance management, risk assessment, financial markets, investment analysis, and regulatory frameworks. The curriculum also emphasizes digital banking, fintech innovations, data analytics, ethical practices, and emerging technologies such as Artificial Intelligence to prepare graduates for the challenges and opportunities of the modern financial ecosystem. The programme fosters professional competence, entrepreneurship, and lifelong learning, enabling students to pursue successful careers and higher studies in banking, insurance, finance, and related domains.

PROGRAMME OUTCOMES (POs)

PO1. Disciplinary Knowledge: Apply comprehensive knowledge of banking operations, insurance principles, financial services, and regulatory frameworks.

PO2. Communication Skills: Communicate effectively through written reports, presentations, and professional interactions with clients and stakeholders.

PO3. Problem Solving and Critical Thinking: Analyze complex financial and business situations and develop appropriate solutions using quantitative and qualitative techniques.

PO4. Research with Digital Competence: Apply research, interpret financial data, and derive meaningful insights for business and financial decision-making.

PO5. Ethics and Professional Values: Employ moral and ethical awareness by applying integrity, accountability, and professional ethics in banking and insurance practices while ensuring compliance with regulatory standards and stakeholder trust.

PO6. Leadership and Teamwork: Work effectively in teams and exhibit leadership skills in professional and organizational settings.

PO7. Social, Cultural and Environmental Responsibility: Demonstrate empathy, appreciate cultural diversity, engage in community service and promote environmental sustainability.

PO8. Employability and Entrepreneurship: Apply disciplinary knowledge and transferable skills to pursue higher education, employment, entrepreneurship and other professional opportunities.

PO9. Lifelong Learning: Engage in self-directed lifelong education for continuous personal and professional development.

PO10. Analytical Reasoning: Analyze and interpret financial, banking, and insurance data using appropriate analytical tools to support effective decision-making

Credit Structure

Program B.Com. (Banking and Insurance (Sem. I)

Level	Semester	Major	Minor	OE	VSC,SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr./ Sem.
		Mandatory						
4.5	I	Principles and Practices of Banking and Insurance -I (2) Principles and Practices of Banking and Insurance - II(2) Fundamental Accounting -I (2)	-	Economics for career professional –I (2)	VSC:2,SEC:2 VSC:2 Mutual Fund(2) SEC:2 Service Marketing(2)	AEC:-2, VEC :2, IKS: 2	CC:2	22
		6		4	4	6	2	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- I

Title: Principles and Practices of Banking Insurance- I

**Vertical - 1
Major Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Principles and Practices of Banking and Insurance -I
Course Code: CHMBBII1A

Sr. No.	Heading	Particulars
1	Description of the Course	The Principles and Practices in Banking and Insurance course is designed to provide students with a foundational understanding of the banking and insurance sectors, their functions, regulations, and role in the economy. This course covers key concepts such as the structure of the banking system, types of banks, basic banking operations, credit creation, and financial instruments. It also explores the principles of insurance, types of insurance (life, health, general, etc.), risk management, underwriting, and claims settlement procedures. Emphasis is placed on regulatory frameworks governing both sectors, such as those laid down by central banks and insurance regulatory authorities. The course aims to build practical knowledge and analytical skills necessary for careers in banking, insurance, and financial services. It is ideal for students pursuing commerce, finance, or management studies, as well as professionals looking to strengthen their understanding of financial institutions.
2	Vertical 1	Major
3	Type Teaching methods	Theory + Practicum Lectures, Discussion, Presentation, Case Studies etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>COA(1) :The objective of this course is to provide students with a comprehensive understanding of the fundamental principles, structures, and operations of banking and insurance sectors</p> <p>COA(2) It aims to equip students with knowledge of the regulatory environment, products and services, risk management strategies, and customer service practices in both industries.</p> <p>COA(3) The course also helps students to develop analytical skills for evaluating financial instruments, understanding financial statements, and assessing the role of banking and insurance in the broader economy.</p>	

8	<p>Course Outcomes: On the Completion of the Program:</p> <p>CO1: Understand the structure, functions, and types of banking and insurance institutions.</p> <p>CO2: Analyze various banking and insurance products, including loans, deposits, life, and general insurance policies.</p> <p>CO3: Explain the regulatory and legal framework governing banking and insurance operations in India.</p>																											
9	<p style="text-align: center;">Syllabus</p> <p>UNITI: Introduction to Banks And Insurance Sector Basic Concepts: Origin, Need, Types, Scope and Functions of Banking and Insurance- Types of accounts-Banking, Types of insurance policies</p> <p>UNITII: Regulatory Framework of Banks in India</p> <p>Meaning of regulatory framework, Need for Regulation and Supervision, Of RBI, Norms introduced by RBI-banking legislation and reforms-Regulatory Tools Used by RBI AI in Regulatory Technology for Banking Compliance</p>																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 2:00 hours Format of Question Paper</p> <p>Attempt any 2 out of 3 questions.</p> <table border="1" data-bbox="316 1094 1406 1323"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Theory</td> <td>15</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total</td> <td style="text-align: center;">60</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation - 20 marks</p> <table border="1" data-bbox="347 1432 1419 1768"> <thead> <tr> <th></th> <th>Assessment / Evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test / (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Essays / Practical activities /Group projects - Reflective Practical assignments / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis</td> <td>10</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Theory	15	Total		60		Assessment / Evaluation	Marks	1.	Class Test / (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10	2.	Essays / Practical activities /Group projects - Reflective Practical assignments / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	10	Total		20
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REFERENCES:

1. Gordon, E. & Natarajan, Banking Theory Law and Practice.
2. Mishra, M.N. & Mishra, S.B. Insurance Principles and Practice – S. Chand Publishing
3. Jyotsna Sethi & Nishwan Bhatia Elements of Banking and Insurance – PHI Learning
4. Indian Institute of Banking and Finance (IIBF) Principles and Practices of Banking Macmillan Education.
5. Dr. P. Periasamy Principles and Practice of Insurance Himalaya Publishing House.

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester-I

Title: Principles and Practices of Banking and Insurance-II

**Vertical 1
Major - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Principles and Practices of Banking and Insurance- II (Major)

Course Code: CHMBBII1B

Sr. No.	Heading	Particulars
1	Description of the Course:	The Principles and Practices in Banking and Insurance course is designed to provide students with a foundational understanding of the banking and insurance sectors, their functions, regulations, and role in the economy. This course covers key concepts such as the structure of the banking system, types of banks, basic banking operations, credit creation, and financial instruments. It also explores the principles of insurance, types of insurance (life, health, general, etc.), risk management, underwriting, and claims settlement procedures. Emphasis is placed on regulatory frameworks governing both sectors, such as those laid down by central banks and insurance regulatory authorities. The course aims to build practical knowledge and analytical skills necessary for careers in banking, insurance, and financial services. It is ideal for students pursuing commerce, finance, or management studies, as well as professionals looking to strengthen their understanding of financial institutions.
2	Vertical: 1	Mandatory Course
3	Type:	Theory
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<p>CO(A) 1 : The objective of this course is to provide students with a comprehensive understanding of the fundamental principles, structures, and operations of banking and insurance sectors.</p> <p>CO(A) 2: It aims to equip students with knowledge of the regulatory environment, products and services, risk management strategies, and customer service practices in both industries.</p> <p>CO(A) 3 : The course also helps students to develop analytical skills for evaluating financial instruments, understanding financial statements, and assessing the role of banking and insurance in the broader economy.</p>

8	<p>Course Outcomes: On the Completion of the Program:</p> <p>CO1: It will help to understand the structure, functions, and types of banking and insurance institutions.</p> <p>CO2: It will Analyze various banking and insurance products, including loans, deposits, life, and general insurance policies.</p> <p>CO3: It will explain the regulatory and legal framework governing banking and insurance operations in India.</p>																											
9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Insurance sector and its regulatory framework in India</p> <p>Introduction, meaning, Growth of Insurance Business –Actuarial Role-Claim and Settlement Procedures–principles of IRDA-Insurance Regulations- Role of IRDA.-Insurance Ombudsman-Life Insurance Council& General Insurance Council</p> <p>UNIT II: Artificial Intelligence in Banking and Insurance Sector</p> <p>Transforming Customer Experience, Risk Management, and Financial Operations, Benefits of AI in Banking and Insurance sector, Cyber security, Data Privacy Concerns, Tools of Artificial Intelligence in Banking &Insurance.</p>																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External- 30marks Time:1:00 hours</p> <p style="text-align: center;">Format of Question Paper Attempt any 2 out of 3 questions.</p> <table border="1" data-bbox="191 1094 1252 1276"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Theory</td> <td>15</td> </tr> <tr> <td></td> <td>Total</td> <td>30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation – 20 marks</p> <table border="1" data-bbox="196 1381 1247 1625"> <thead> <tr> <th></th> <th>Assessment / Evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test/ (Short notes/MCQ's/Match the Pairs/Answer in one sentence/ Puzzles)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td>Total</td> <td>20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Theory	15		Total	30		Assessment / Evaluation	Marks	1.	Class Test/ (Short notes/MCQ's/Match the Pairs/Answer in one sentence/ Puzzles)	10	2.	Project and presentation / Viva	10		Total	20
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11 Reference Books:

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Insurance Principles and Practice – S. Chand Publishing
3. **Jyotsna Sethi & Nishwan Bhatia** *Elements of Banking and Insurance* – PHI Learning
4. **Indian Institute of Banking and Finance (IIBF)**
Principles and Practices of Banking
– Macmillan Education
5. **Dr. P. Periasamy**
Principles and Practice of Insurance
– Himalaya Publishing House
6. **Generative AI in Banking Financial Services and Insurance**

(Anshul Saxena, Jayant Mahajan, Shalaka Verma)

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- I

Title: Fundamental Accounting - I

**Vertical - 1
Major Subject - 2 Credit**

**with effect from
Academic Year 2025-2026**

Title: Fundamental Accounting - I

Course Code: CHMBII2

Sr. No.	Heading	Particulars
1	Description of the Course	"Fundamental Accounting-I" is an in-depth exploration of advanced accounting practices, accounting standards, focusing on inventory valuation of final accounts preparation, and accounting for hire purchase transactions. Students will learn about the various methods of inventory valuation, including FIFO and Weighted Average Method, and how to compute inventory valuation as per AS – 2. The course also covers the preparation of final accounts for manufacturing concerns and accounting for hire purchase transactions, including calculation of interest and journal entries.
2	Vertical 1	Major
3	Type Teaching methods	Theory + Practicum Lectures, Discussion, Presentation, Case Studies etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1 : To familiarize students with the accounting standards and IFRS CO(A) 2 : To understand the concepts and significance of inventory valuation methods and their application in financial reporting. CO(A) 3 : To provide students with the knowledge and skills required to prepare final accounts for manufacturing concerns.	
8	Course Outcomes: On the Completion of the Program: CO1: understand Accounting standards and IFRS. CO2: demonstrate proficiency in applying different methods of inventory valuation, such as FIFO and Weighted Average Method, in accordance with AS – 2. CO3: prepare final accounts for manufacturing concerns, including adjustments.	

9

Syllabus

UNIT I: Accounting standards, IFRS and Inventory Valuation

- **Accounting Standards:**

1, 2, 6, 8, 9, 10.

Understanding Fair value concept ,Overview of International

Financial Reporting Standards (IFRSs).

- **Inventory Valuation:**

Meaning of inventories Cost for inventory valuation Inventory systems: Periodic Inventory system and Perpetual Inventory System Valuation: Meaning and importance Methods of Stock Valuation as per AS – 2: FIFO and Weighted Average Method. Computation of valuation of inventory as on balance sheet date: If inventory is taken on a date after the balance sheet or before the balance sheet.

UNIT II: Financial Reporting and Hire Purchase Accounting

- **Final Accounts**

Final accounts of Manufacturing concerns (Proprietary Firm)

- **Accounting for Hire Purchase**

Meaning Calculation of interest Accounting for hire purchase transactions by asset purchase method based on full cash price Journal entries, ledger accounts and disclosure in balance sheet for hirer and vendor (excluding default, repossession and calculation of cash price)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt any 2 out of 3 questions.

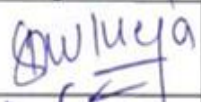


Question No	Nature of Questions	Marks
Q1	Practical/ Theory	15
Q2	Practical/ Theory	15
Q3	Practical/ Theory	15
Total		30

Internal Examination: Continuous Evaluation - 20 marks


	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10
2.	Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	05
3.	Project and presentation / Viva	05
Total		20

11	REFERENCES: <ol style="list-style-type: none">1. Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi Published by S. Chand Publishing2. Fundamentals of Accounting for CA Foundation by D.G. Sharma, Seema Sharma Published by Taxmann Publications Pvt. Ltd.3. Principles of Accounting by Dr. T.P. Ghosh published by PHI Learning Pvt. Ltd.4. Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi published by S. Chand Publish

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year B.Com.

Semester - I

Title: Economics for Professional Careers - I

**Vertical - 3
OE Subject - 2 Credits**

**With effect from
Academic Year 2025-2026**

Title: Economics for Professional Careers - I
Course Code: CHMECOI4

Sr. No.	Heading	Particulars
1	Description the Course:	This course is designed to equip students with essential economic concepts and tools relevant to decision-making in a professional and business environment. It introduces students to core aspects of business economics, cost estimation, market dynamics and price determination. By integrating theory with real-life examples, the course enables learners to analyse how market forces operate in various competitive settings. The course is tailored to develop critical thinking and economic reasoning skills needed for effective participation in the professional world.
2	Vertical 3	Open Elective
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A)1: To understand the scope and importance of Business Economics. CO(A)2: To identify and differentiate between cost concepts and analyze their relevance in economic decision-making CO(A)3: To evaluate the factors influencing demand and supply and apply the laws of demand and supply to business scenarios. CO(A)4: To analyze price determination in various market structures and interpret real-world pricing decisions using case studies.	
8	Course Outcomes: Student will be able to CO1: Explain the role of business economics in solving fundamental economic problems and guiding business strategy. CO2: Identify and differentiate between various types of costs and analyse their relevance in economic decision-making CO3: Evaluate the factors influencing demand and supply and apply the laws of demand and supply to business scenarios. CO4: Analyse price determination in various market structures and interpret real-world pricing decisions using case studies.	


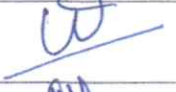

9	<h2 style="margin: 0;">Syllabus</h2> <p>UNIT I: Business Economics: An Overview</p> <ul style="list-style-type: none"> • Business Economics: Meaning, scope and importance of Business Economics, Basic Problems of Business in an Economy. • Cost Estimation: Meaning & Types of Cost, Importance of understanding Costs. <p>UNIT II: Market Forces and Price Determination</p> <ul style="list-style-type: none"> • Market Forces: Demand - Meaning and Factors affecting Demand & Law of Demand, Supply - Meaning and Factors affecting Supply & Law of Supply. AI Tools: Claude AI • Price Determination: Process, Market Equilibrium, Price Determination under Oligopoly & Monopolistic Competition. Real Life Case Study of a Product - Parle-G.
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10	<h3 style="margin: 0;">Scheme of Examination and Assessment Pattern</h3> <p style="margin: 0;">Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hours Format of Question Paper</p> <p>Attempt all questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question No</th> <th style="width: 65%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Any two out of three (Unit I) a) b) c)</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Any two out of three (Unit II) a) b) c)</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">TOTAL</td> <td></td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation - 20 marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 70%;">Assessment / evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test during the lectures. (MCQs Based)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project / Presentation / Viva / Case Study / Role Play (Any 2)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">TOTAL</td> <td></td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Any two out of three (Unit I) a) b) c)	15	Q2	Any two out of three (Unit II) a) b) c)	15	TOTAL		30		Assessment / evaluation	Marks	1.	Class Test during the lectures. (MCQs Based)	10	2.	Project / Presentation / Viva / Case Study / Role Play (Any 2)	10	TOTAL		20
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TOTAL		20																							

11	<p>REFERENCES:</p> <ol style="list-style-type: none"> 1. Bradley R. Schiller, <i>The Macro Economics Today</i>, Tata McGraw-Hill, 2011. 2. B. Douglas Bernheim and Michael D. Whinston, <i>Microeconomics</i>, Tata McGraw-Hill, 2011. 3. Lipsey, R.G. and A.K. Chrystal, <i>Economics</i>, Oxford Univ. Press, 2007.
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5. Pindyck, R.S. and D.L. Rubinfeld, *Microeconomics*, Pearson Education, 2008.
6. Stiglitz, J.E. and C.E. Walsh, *Principles of Economics*, W.W. Norton, 2002.
7. Salvatore, D.L., *Microeconomics: Theory and Applications*, Oxford Univ. Press, 2008.
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10. Sen, Anindya, *Microeconomic Theory*, Oxford Univ. Press, 1999.
11. Koutsoyiannis, A., *Modern Microeconomics*, MacMillan Press, 1979.
12. H.L. Ahuja, *Business Economics*, 1999.
13. H.L. Ahuja, *Principles of Microeconomics*.

Department of Economics:

Sr No	Name of the Faculty	Designation and College	Signature
1.	Prin. (Dr.) Manju Lalwani Pathak	Head, Department of Economics, Smt. CHM College, Ulhasnagar	
2.	Dr. Usha P. Oomman	Associate Professor, Smt. CHM College, Ulhasnagar	
3.	Prof. (Dr.) Gaikar Vilas B.	Professor, Smt. CHM College, Ulhasnagar	

Name & Signature of the Ad-hoc BoS, Chairperson: 

(Prin. (Dr.) Manju Lalwani Pathak)

Name & Signature of the Dean: 

Dr. Prashant Kelkar.



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)
Semester- I**

**Vertical –3
OE - 2 Credit**

**with effect from
Academic Year 2025-26**



HSNC Board's

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

(Affiliated to the University of Mumbai)

University College Code: 217 | JD Office: T14



Estd. Year
1965

Faculty of Interdisciplinary

Vertical 3: List of Open Elective Skill Based Courses for First Year: Semester - I

Sr. No.	Nomenclature of the Paper
1	Basic Computer Skills for Digital Age
2	Visual Design and Digital Tools : A Foundation For Animation
3	Basic Tools of AI for Economics and Education
4	Communicative English
5	Urbanization and Real Estate: Concepts and Contemporary Scenarios
6	Business of Travel and Tours
7	Managing Family Wealth Through Family Office
8	Web Designing Essentials: HTMLI and CSS Styling Techniques
9	Basics of Nutrition
10	Lessons of Reel Making
11	Performing Arts
12	Data Analysis with Excel
13	Political Communication and Media Skills
14	Stress Management-I
15	Social Media and Communication
16	Mushroom Cultivation: Training and Trading
17	Yoga and Fitness
18	Basic Perfumeries Course (Level-I)
19	Soft Skills for Corporate Readiness
20	Beautician : Strategic Business Planning
21	Current Trends of Fashion Design: Financial Perspective
22	Basics of Accounting-I
23	Digital Marketing
24	Online Trading in Stock Market
25	Event Management Course in Sindhi



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- I

Title: Mutual Fund

**Vertical –4
Vocational Skill Course - 2 Credit**

**with effect from
Academic Year 2025-26**

Title: Mutual Fund
Course Code: CHMBBII3

Sr. No.	Heading	Particulars
1	Description the Course:	A mutual fund course is designed to provide individuals with a comprehensive understanding of how mutual funds operate and their role in personal and institutional investing. The course typically covers the fundamentals of mutual funds, including their structure, types, benefits, and risks. Learners are introduced to various categories such as equity funds, debt funds, hybrid funds, and index funds, along with key concepts like Net Asset Value (NAV), expense ratios, and systematic investment plans (SIPs). The course also explains how to evaluate mutual fund performance using financial ratios and benchmarks, and guides students on how to select funds based on their financial goals and risk tolerance. Additionally, participants gain insights into the regulatory environment, taxation rules, and the process of investing through different channels. This course is ideal for beginners, finance students, and anyone interested in building long-term wealth through mutual fund investments.
2	Vertical 4	Vocational Skill Course
3	Type	Theory
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1 : To create awareness among students towards Mutual Fund as an investment avenue</p> <p>CO(A) 2 : To enable them to take sound financial decisions while investing</p> <p>CO(A) 3 : Analyse mutual fund regulations.</p> <p>CO(A) 4 : Know the recent developments in the mutual fund industry.</p>
8	Course Outcomes:	<p>On the Completion of the Program:</p> <p>CO1: Know about Mutual Fund as an investment alternative</p> <p>CO2: Understand variants of Mutual Fund according to investor's needs.</p> <p>CO3: Analyze Legal & Regulatory framework relating to Mutual Fund</p>

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I Introduction to Mutual Fund</p> <ul style="list-style-type: none"> ● Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, and Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. ● Introduction to AI in Finance, AI-based Investment Advisory, Digital Transformation in Mutual Funds , Mobile Investment Apps , Online KYC and e-KYC, Personalized investment suggestions <p>UNIT II: Types of Mutual Fund & Operations and Management</p> <ul style="list-style-type: none"> ● Types of Mutual Fund- (introduction and Characteristics Functional/Operational – Open ended, close ended, Interval, Income , growth Balanced, MMMF Geographical/ Location Domestic, Offshore Miscellaneous- - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan ● Fund Rating and Ranking- needs, importance, basics rating agency like CRISIL, CARE, ICRA. 																														
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hours Format of Question Paper</p> <p style="text-align: center;">Attempt any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Question No</th> <th style="width: 70%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td style="text-align: center;">Practical</td> <td style="text-align: center;">15</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evolution - 20 marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 75%;">Assessment / evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis</td> <td style="text-align: center;">05</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Project and presentation / Viva</td> <td style="text-align: center;">05</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Practical	15	Total		30		Assessment / evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10	2.	Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	05	3.	Project and presentation / Viva	05	Total		20
Question No	Nature of Questions	Marks																													
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3.	Project and presentation / Viva	05																													
Total		20																													

11

REFERENCES:

1. Future scenario of Financial services: R. Gordan & Natarajan (Himalaya)
2. Mutual Funds: A Comprehensive Guide for Investors" by Aashish P. Somaiyaa and Vivek K. Sharma - Published by Penguin Random House India.
3. Mutual funds in India (Modern scenario): Dr. Manoj Dave & Mr. Lalitkumar Chauhan, (Paradise Publishers)
4. Mutual Fund products & services: Indian institute for Banking & Finance (Taxmann)

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- I

Title: Service Marketing

**Vertical -4
Skill Enhancement Course
Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Service Marketing

Course Code: CHMBII4

Sr. No.	Heading	Particulars
1	Description of the Course:	The course focuses on understanding and applying marketing principles specific to service-based businesses. Students learn strategies for designing, promoting, and delivering services effectively, addressing unique challenges such as intangibility, inseparability, variability, and perishability. The course emphasizes customer-centric approaches, relationship building, and the integration of technology to enhance service quality and customer satisfaction.
2	Vertical 4	Skill Enhancement Course
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Case Study etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1 : To educate students about the unique characteristics of services and how these factors influence marketing strategies and customer experiences.</p> <p>CO(A) 2 :To teach students strategies for managing service quality, enhancing customer satisfaction, and building long-term customer relationships through effective service delivery, relationship management, and customer feedback mechanisms.</p> <p>CO(A) : To enable students to develop compelling value propositions for services, focusing on differentiation, positioning, branding, and pricing strategies to communicate the value of services effectively to target customers</p>
8	Course Outcomes: On the Completion of the Program:	<p>CO1: Develop a deep understanding of target markets, segments, and consumer behavior specific to service industries.</p> <p>CO2: Possess the skills to manage service quality effectively, ensuring consistency, reliability, and responsiveness in service delivery.</p> <p>CO3: Understand how effective service marketing strategies contribute to business growth and profitability</p> <p>CO4: : Understand the determinants of service quality and its impact on customer satisfaction</p>

9

Syllabus

UNIT I: Introduction: Nature and Scope of Services

- Introduction, Nature growth and Scope of services characteristics of services, classification of services – need for service marketing - reasons for the growth of Service sector, Overview of marketing Different Service Sectors - Seven Ps, Marketing of Banking. Services -Marketing in Insurance Sector

UNIT II: Consumer Behavior in Service Marketing and managing service quality and customer satisfaction

- Customer Expectations on Services- Factors influencing customer expectation of Services., the Role of customer in Service Delivery, Customer Responses in Services, Delivering Quality Service, Concept of Customer Delight, Benefits of customer relationship, Service quality dimensions and measurement, Service gaps model and service recovery strategies, Service guarantees and service level agreements, Customer feedback and continuous improvement

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt any 2 out of 3 questions.

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Theory	15
Total		30

Internal Examination: Continuous Evaluation - 20 marks

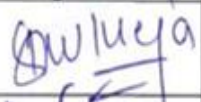


	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10
2.	Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	05
3.	Project and presentation / Viva	05
Total		20

11.


REFERENCES:

- 1 Services Marketing: People, Technology, Strategy" by V. A. Zeithaml, Mary Jo Bitner, and Dwayne
1. D. Gremler (Publisher: Tata McGraw-Hill Education)
2. "Services Marketing: Concepts, Strategies, & Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
3. "Services Marketing: Text and Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
4. "Service Marketing: Concepts and Practices" by K. Rama Mohana Rao (Publisher: Himalaya Publishing House)

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year B. Com.

Semester- I

Vertical – 5

Ability Enhancement Course (AEC) -2 Credits

**with effect from
Academic Year 2025-2026**

Title: Business Communication Skills
Course Code: CHMBCOMAECI

Sr. No.	Heading	Particulars
1	Description the Course:	<p>In the contemporary business environment, communication is the cornerstone of success. Effective business communication enhances operational efficiency, fosters meaningful workplace relationships, and builds a strong public image. The evolution of digital tools and platforms has revolutionized traditional communication, making it crucial for aspiring professionals to master both conventional and modern techniques.</p> <p>This course equips learners with a comprehensive understanding of business communication- verbal, non-verbal, and digital- along with practical writing skills needed for professional documentation and correspondence. The aim is to prepare learners for real-world business interactions through a focus on clarity, conciseness, tone, structure, and etiquette across multiple communication formats and platforms.</p>
2	Vertical 4	Ability Enhancement Course
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A)1: To introduce learners to the theoretical foundations and principles of effective business communication.</p> <p>CO(A)2: To develop skills in digital, interpersonal, and cross-cultural communication essential for the workplace.</p> <p>CO(A)3: To enhance learners' proficiency in writing business documents such as emails, reports, notices, and letters.</p> <p>CO(A)4: To build awareness of professional communication etiquette and practical problem-solving in organizational settings.</p>	

8	<p>Course Outcomes: Student will be able to</p> <p>CO-1: Understand and apply the core concepts and models of business communication in real-world contexts.</p> <p>CO-2: Demonstrate the ability to communicate professionally in digital and in-person formats.</p> <p>CO-3: Develop job-ready communication skills for writing effective business documents.</p> <p>CO-4: Exhibit awareness of communication dynamics in diverse, collaborative, and hierarchical workplace settings.</p>
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9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Foundations of Business Communication</p> <p>1. Basics of Communication in a Business Context</p> <ul style="list-style-type: none"> • Meaning, definition, objectives, and elements of communication • The communication process: sender, message, channel, receiver, feedback • Barriers to communication and strategies to overcome them <p>2. Types and Flows of Workplace Communication</p> <ul style="list-style-type: none"> • Internal communication: downward, upward, horizontal • External communication: stakeholders, clients, public • Verbal vs. non-verbal communication; formal vs. informal channels • Role of emotional intelligence in workplace communication <p>3. Digital and Social Media Communication</p> <ul style="list-style-type: none"> • Professional use of email, MS Teams, and Zoom • Workplace etiquette on WhatsApp, LinkedIn, Slack • Writing for digital media: brevity, tone, and clarity • Data privacy, cyber etiquette, and responsible sharing <p>UNIT II: Professional Business Correspondence and Documentation</p> <p>1. Business Letters</p> <ul style="list-style-type: none"> • Key components and formats • Common types: Inquiry, Complaint, Order, Resignation <p>2. Job-Related Correspondence</p> <ul style="list-style-type: none"> • Job application with resume • Appointment, appreciation, and resignation letters
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3. Professional Emails

- Job applications via email
- Writing and responding to official emails (e.g., meeting requests, follow-ups)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Question No	Nature of Questions	Marks
Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 1	15
Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 2	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Students are required to draft a job application letter along with a resume using the following AI assistance: Canva Resume Builder, Resume.oi, Zety, Novopresume, Rezi etc OR Prepare an effective LinkedIn profile for professional networking and career opportunities.	20
	Total	20


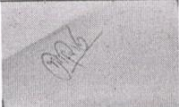
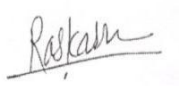
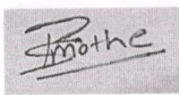
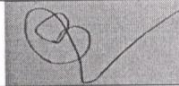
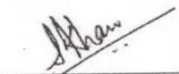
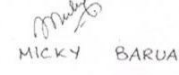

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2. Lesikar, Raymond V., Marie E. Flatley, and Kathryn Rentz. *Business Communication: Making Connections in a Digital World*. 12th ed., McGraw-Hill Education, 2015.
3. Guffey, Mary Ellen, and Dana Loewy. *Essentials of Business Communication*. 11th ed., Cengage Learning, 2021.
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5. Sharma, R. C., and Krishna Mohan. *Business Correspondence and Report Writing*. 4th ed., Tata McGraw-Hill, 2007.
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8. Mehra, Payal. *Business Communication for Managers*. Pearson Education, 2012.
9. Chaturvedi, P. D., and Mukesh Chaturvedi. *Business Communication: Concepts, Cases and Applications*. 3rd ed., Pearson Education, 2011.
10. Krizan, A. C., Patricia Merrier, Joyce Logan, and Karen Williams. *Business Communication*. 8th ed., Cengage Learning, 2010.
11. Sinha, K. K. *Business Communication*. Galgotia Publishing, 2003.
12. Ober, Scot. *Contemporary Business Communication*. 9th ed., Cengage Learning, 2014.
13. Raman, Meenakshi, and Prakash Singh. *Business Communication*. Oxford University Press, 2012.
14. Taylor, Shirley. *Model Business Letters, Emails and Other Business Documents*. 7th ed., Pearson Education, 2012.
15. Gerson, Steven M., and Sharon J. Gerson. *Technical Communication: Process and Product*. 9th ed., Pearson, 2021.
16. Mohan, Krishna, and Meera Banerji. *Developing Communication Skills*. Macmillan India, 2001.
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18. Sehgal, M. K., and Vandana Khetarpal. *Business Communication*. Excel Books, 2006.
19. Locker, Kitty O., and Donna S. Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
20. Mitra, Barun K. *Effective Technical Communication: A Guide for Scientists and Engineers*. Oxford University Press, 2007.

Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalkar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute



Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester - I

**Title: Environmental Management and
Sustainable Development-I**

**Vertical - 5
VEC Subject - 2 Credits**

**With effect from
Academic Year 2025-2026**

Title: Environmental Management and Sustainable Development-I
Course Code: CHMVECI

Sr. No.	Heading	Particulars
1	Description the Course:	This course introduces students to the basics of environmental management and sustainable development. It explains how ecosystems work, the importance of biodiversity, and the need to protect our natural resources. Students will learn about different environmental problems, human impact on nature, and how to manage disasters. The course also covers Indian environmental movements, ethics, and the role of public awareness. Real-life examples and case studies help students understand the connection between nature and human communities in a simple and practical way.
2	Vertical 5	VEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To introduce about ecosystems, biodiversity and to make aware for the need of conservation.</p> <p>CO(A)2: To sensitize students towards environmental concerns, issues, and impacts of human population.</p> <p>CO(A)3: To analyze the impact of human population growth and development activities on the environment, including issues related to displacement, disaster response, and rehabilitation.</p> <p>CO(A)4: To foster awareness of environmental ethics and the role of cultural and social movements in shaping sustainable environmental practices through communication, policy, and activism.</p>
8	Course Outcomes:	<p>Student will be able to</p> <p>CO1: Explain the interrelationships within ecosystems and analyze energy flow and succession, using examples from various ecological zones.</p> <p>CO2: Critically evaluate biodiversity levels and conservation strategies, applying knowledge of endemic species, threats, and ecological services to real-world scenarios.</p> <p>CO3: Assess the socio-environmental implications of population growth, displacement, and disasters, incorporating case studies to understand sustainable development challenges.</p> <p>CO4: Demonstrate an understanding of environmental ethics and advocacy, by interpreting the influence of cultural values, environmental movements, and communication strategies on sustainability.</p>

9

Syllabus

UNIT I: Ecosystems, Biodiversity and Conservation

- Introduction, structure, and function of ecosystems; Energy flow: food chains, food webs and ecological succession. Case studies of the following:
 - Forest ecosystem
 - Grassland ecosystem
 - Desert ecosystem
 - Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)
- Levels of biological diversity: genetic, species and ecosystem diversity; Biogeographic zones of India; Biodiversity patterns.
- India as a mega-biodiversity nation; Endangered and endemic species of India.
- Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and informational value.

UNIT II: Human Communities and the Environment

- Human population growth: Impacts on environment, human health and welfare.
- Resettlement and rehabilitation of project affected persons; case studies.
- Disaster management: floods, earthquake, cyclones and landslides.
- Environmental movements: Chipko, Silent valley, Bishnois of Rajasthan.
- Environmental ethics: Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies (e.g. CNG vehicles in Delhi).

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

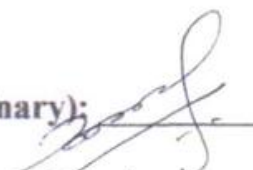
Attempt any 3 out of 4 questions.

Question No	Nature of Questions	Marks
Q1	Theory based on Unit I	10
Q2	Theory based on Unit I	10
Q3	Theory based on Unit II	10
Q4	Theory based on Unit II	10
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks		
	Assessment / evaluation	Marks
1.	Class Test, Creative writing/visits/role play (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Quiz)	10
2.	Project /Presentation / Viva/Group Discussion/Case study	10
TOTAL		20

11	<p>REFERENCES:</p> <ol style="list-style-type: none"> 1. Carson, R. (2002). <i>Silent Spring</i>. Houghton Mifflin Harcourt. 2. Gadgil, M., & Guha, R. (1993). <i>This Fissured Land: An Ecological History of India</i>. University of California Press. 3. Gleeson, B., & Low, N. (Eds.). (1999). <i>Global Ethics and Environment</i>. Routledge. 4. Gleick, P. H. (1993). <i>Water in Crisis</i>. Pacific Institute for Studies in Development, Environment & Security; Stockholm Environment Institute; Oxford University Press. 5. Sodhi, N. S., Gibson, L., & Raven, P. H. (Eds.). (2013). <i>Conservation Biology: Voices from the Tropics</i>. John Wiley & Sons. 6. Thapar, V. (1998). <i>Land of the Tiger: A Natural History of the Indian Subcontinent</i>. 7. Warren, C. E. (1971). <i>Biology and Water Pollution Control</i>. W. B. Saunders. 8. Wilson, E. O. (2006). <i>The Creation: An Appeal to Save Life on Earth</i>. W. W. Norton. 9. Harper, Charles L. (2017). <i>Environment and Society: Human Perspectives on Environmental Issues</i> (6th Edition). Routledge. 10. Rajagopalan, R. (2011). <i>Environmental Studies: From Crisis to Cure</i>. Oxford University Press. 11. Harris, Frances (2012). <i>Global Environmental Issues</i> (2nd Edition). Wiley-Blackwell.
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Name & Signature of the Dean & Ad-hoc BoS Chairperson (Interdisciplinary):


Dr. Nitin Arekar



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- I

Title: Indian Knowledge System

**Vertical - 5
IKS Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Indian Knowledge System

Course Code:CHMIKSI

Sr. No.	Heading	Particulars
1	Description of the Course:	This course introduces students to the Indian Knowledge System (IKS), emphasizing its historical depth, cultural relevance, and interdisciplinary value. Rooted in the context of Indian civilization, it explores the holistic development of knowledge from ancient to pre-modern times, including contributions in medicine, mathematics, logic, linguistics, governance, arts, and sciences. By revisiting the traditional education systems and intellectual heritage of India, the course encourages learners to connect ancient insights with contemporary disciplines. It aims to enhance awareness, foster appreciation of indigenous wisdom, and reveal the interconnectedness of various streams of knowledge, aligning with the goals of the NEP 2020.
2	Vertical 5	IKS
3	Type	Theory+ Practicum (Teaching Methods: Lecture/ Discussion/ Presentation etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: <ol style="list-style-type: none">1. To sensitize the students about context in which they are embedded i.e. Indian culture and civilization including its Knowledge System and Tradition.2. To help student to understand the knowledge, art and creative practices, skills and values in ancient Indian system.3. To help to study the enriched scientific Indian heritage.4. To introduce the contribution from Ancient Indian system & tradition to modern science & Technology	
8	Learning Outcomes: Students will be able to LO1: Understand and appreciate the rich Indian Knowledge Tradition LO2: Understand the contribution of Indians in various fields LO3: Experience increase subject-awareness and self-esteem LO4: Develop a comprehensive understanding of how all knowledge is ultimately intertwined	

9

Syllabus**UNIT I: Introduction**

- Introduction to IKS (What is knowledge System, Characteristic Features of Indian Knowledge System)
- Why IKS? (Macaulay's Education Policy and its impact, Need of revisiting Ancient Indian Traditions)
- Scope of IKS (The Universality of IKS (from Micro to Macro), development form Earliest times to 18th Century CE)
- Tradition of IKS (Ancient Indian Education System: Home, Gurukul, Pathashala, Universities and ancient educational centres)
- Relevant sites in the vicinity of the Institute (Water Management System at Kanheri, Temple Management of Ambarnath, etc.)

UNIT II:

- Medicine (Ayurveda)
- Alchemy
- Mathematics
- Logic
- Art of Governance (Arthashastra)

UNIT III: (Select Any FIVE out of the following)

- Aesthetics
- Town Planning
- Strategic Studies
- Krishi Shastra
- Vyakaran & Lexicography
- Natyashastra
- Ancient Sports
- Astronomy
- Yoga and Wellbeing
- Linguistics
- Chitrasutra
- Architecture
- Taxation
- Banking
- Trade and Commerce

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Question No	Nature of Questions	Marks
Q1	Attempt any TWO Questions out of FIVE.	06
Q2	Attempt any THREE Questions out of FIVE	12
Q3	Attempt any THREE Questions out of FIFTEEN	12
		Total 30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Class Test during the lectures (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles).	10
2.	Participation in Workshop/ Conference/Seminar/ Case Study/Field Visit/ Certificate Course/Project presentation /viva .	10
		Total 20

REFERENCES:

1. Concise history of science in India- D.M. Bose, S.N Sen, B.V. Subbarayappa.
2. Positive sciences of the Ancient Hindus- Brajendranatha seal, Motilal Banrasidas, Delhi 1958
3. History of Chemistry in Ancient India & Medieval India, P.Ray- Indian Chemicals Society, Calcutta 1956.
4. Charaka Samhita- a scientific synopsis, P. Ray & H.N Gupta National Institute of Sciences of India New Delhi 1965.
5. MacDonnell A.A- History of Sanskrit literature
6. Winternitz M- History of Indian Literature Vol. I, II
7. Dasgupta S.N & De S.K- History of Sanskrit literature Vol' I'
8. Ramkrishna Mission- cultural heritage of India Vol' I, II
9. Majumdar R. C & Pushalkar A.D- History & culture of the Indian people, Vol. I, II & III.
10. Keith A.B- History of Sanskrit literature'

Name & Signature of the Dean & Adhoc BoS Chairperson(Interdisciplinary):

(Dr. Nihar Anekar)



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- I

Title: Cocurricular Course I

**Vertical - 6
Cocurricular Course - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Cocurricular Course - I

Course Code: CHMCCI6

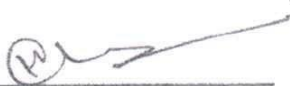
Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	Cocurricular Course (Mandatory)
3	Type Teaching Methods	Non Theory Participation, Report Writing, Presentation etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To inculcate a spirit of active participation in cultural, social, environmental, and creative activities. 2. To enhance personal and interpersonal skills through real-life experiences and teamwork. 3. To foster a sense of responsibility, leadership, and community engagement among students. 4. To develop self-confidence and emotional well-being through creative expression and collaboration. 5. To integrate classroom learning with experiential learning for holistic growth.
8	Learning Outcomes:	<p>By the end of the course, students will be able to:</p> <p>LO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>LO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>LO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>LO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>LO5: Maintain a portfolio or activity log to track participation and personal development.</p>

9	Syllabus																											
	Unit I - Suggested Areas of Participation in the activities: <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day etc. Unit II - Program Specific Topics <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience Mode of Evaluation: <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2-3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning. 																											
10	Scheme of Examination and Assessment Pattern Based on 3 approved Activities Semester End External - 30 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 20%;">Activity No</th> <th style="width: 60%;">Nature of Activities</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Title of Approved Activity - 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Title of Approved Activity - 2</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Title of Approved Activity - 3</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> Internal Examination: Continuous Evaluation – 20 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 70%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Reflective journal</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Presentation/ poster presentation/viva</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	1.	Title of Approved Activity - 1	10	2.	Title of Approved Activity - 2	10	3.	Title of Approved Activity - 3	10	Total		30		Assessment / Evaluation	Marks	1.	Reflective journal	10	2.	Presentation/ poster presentation/viva	10	Total		20
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Total		20																										

Suggested Readings:

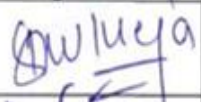


- How to Win Friends and Influence People
- The 7 Habits of Highly Effective People
- Thinking, Fast and Slow
- Leaders Eat Last
- Talk Like Ted

Name & Signature of the Principal & Chairperson, Academic Council:



 Dr. Manju Lalwani Pathak



Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 



HSNC Board's
Smt.Chandibai Himathmal Mansukhani College,Ulhasnagar
(Autonomous)

Affiliated to the University of Mumbai

Bachelor of Commerce
(Banking & Insurance)
(Self-Financing Course)

Semester – II

Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the

Academic Year 2025- 2026

Credit Structure

Program B.Com. (Banking and Insurance (Sem. II)

Level	Semester	Major	Minor	O E	VSC,S EC (VSE C)	AE C, VE C, IK S	OJT, FP, CEP, CC, RP	Cum · Cr. / Sem ·
		Mandatory						
5.0	II	Management Process and Organizational Behavior – I (2) Management Process and Organizational Behavior-II (2) Fundamental Accounting -II (2)	Introduction to business (2)	Economics for professional career –II (2)	VSC:2, Startups (2) SEC: 2 Introduction to Digital Marketing (2)	AEC: 2 VEC :2	CC:2	22
		06	2	4	4	4	2	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- II

**Title: Management Process and Organizational
Behaviour-I**

**Vertical 1
Major -2 credits**

**with effect from
Academic Year 2025-2026**

Title: Management Process and Organizational Behaviour –I
Course Code: CHMBBII1

Sr. No.	Heading	Particulars
1	Description of the Course:	“Management Process and Organizational Behaviour” explores the principles and practices of effective management and human behavior within organizations. It covers topics such as planning, organizing, leading, and controlling, as well as individual and group dynamics, motivation, leadership, and organizational culture. The subject aims to provide insights into managerial decision-making, team dynamics, and strategies for enhancing organizational effectiveness and employee satisfaction.
2	Vertical 1	Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Case Study etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1 :To provide students with a comprehensive understanding of the management process in various organizational contexts. CO(A) 2 To study individual and group behavior within organizations facilitating a deeper understanding of human behavior in the workplace CO(A) 3 :To develop students' managerial skills and competencies to achieve organizational goals.	
8	Course Outcomes: Student will be able to: CO1: Enhance students’ decision-making abilities by understanding the dynamics of organizational behavior CO2: Students will gain an understanding of organizational culture CO3: Students will develop the ability to adapt to organizational change and uncertainty, understanding how individual and group behavior influences organizational change processes and strategies.	

9

Syllabus

UNIT I: Introduction of Management

- Evolution of management thought,
- Systems and contingency approach for understanding organizations, managerial processes, functions, skills and roles in an organization
- Banking Services- Modern Banking-current scenario
- AI in Business Functions : Marketing: Customer Segmentation, Personalized marketing, Chatbots and customer service.

UNIT II: Introduction to Organizational Behavior

- Definition, Importance, Scope, Fundamental Concepts of OB, Different models of OB - autocratic, custodial, supportive, collegial and SOBC.
- Personality & Attitudes: Meaning of personality, attitude - Development of personality – Attributes of personality-
- Transactional Analysis – Ego states – Johari window - Nature and dimensions of attitude – Developing the right attitude

1
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Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt any 2 out of 3 questions.

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Case study / Short notes	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10
2.	Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	10
	Total	20

REFERENCES:

1. Principles of Management" by P.C. Tripathi and P.N. Reddy, published by Tata McGraw-Hill Education.
2. Essentials of Management: An International and Leadership Perspective" by Harold Koontz, Heinz Weihrich, and Mark V. Cannice, published by Tata McGraw-Hill Education
3. Management: A Global and Entrepreneurial Perspective" by Hitt, Black, and Porter, published by Cengage Learning India

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- II

**Title: Management Process and Organizational
Behaviour-II**

**Vertical 1
Major -2 credits**

**with effect from
Academic Year 2025-2026**

Title: Management Process and Organizational Behaviour –II

Course Code: CHMBBII2

Sr. No.	Heading	Particulars
1	Description of the Course:	“Management Process and Organizational Behavior” explores the principles and practices of effective Management and human behavior within organizations. It covers topics such as planning, organizing, leading, and controlling, as well as individual and group dynamics, motivation, leadership, and organizational culture. The subject aims to provide insights into managerial decision-making, team dynamics, and strategies for enhancing organizational effectiveness and employee satisfaction.
2	Vertical	Major Vertical – 1
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1 : To provide students with a comprehensive understanding of the management process in various organizational contexts. CO(A) 2 : To study individual and group behavior within organizations facilitating a deeper understanding of human behavior in the workplace CO(A) 3 : To develop students' managerial skills and competencies to achieve organizational goals.	
8	Course Outcomes: Student will be able to CO1: Enhance students’ decision-making abilities by understanding the dynamics of organizational behavior CO2: Students will gain an understanding of organizational culture CO3: Students will develop the ability to adapt to organizational change and uncertainty, understanding how individual and group behavior influences organizational change processes and strategies	

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Motivation</p> <ul style="list-style-type: none"> • Definition, Importance, Motives – Characteristics, Classification of motives - Primary & Secondary motives. Theories of Motivation - Maslow’s Theory of need hierarchy - Herzberg's theory, Case studies related to Motivation in Banking Sector • Morale - Definition and relationship with productivity - Morale Indicators. <p>UNIT II : Group Dynamics and Team building</p> <ul style="list-style-type: none"> • Concept of Group & Team. Theories of Group Formation - Formal and Informal Groups. Importance of Team building in Insurance. Conflict Management: Definition. Traditional vis - à- vis Modern view of conflict – Types of conflict – Intrapersonal, Interpersonal, and Organizational. Conflict management. 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1 hour Format of Question Paper Any 2 out of 3</p> <table border="1" data-bbox="261 884 1487 1125"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Case study / Short notes</td> <td>15</td> </tr> <tr> <td></td> <td style="text-align: center;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" data-bbox="269 1209 1487 1409"> <thead> <tr> <th></th> <th>Assessment / Evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test (Short notes/ MCQ’s/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Case study / Short notes	15		Total	30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ’s/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva	10		Total	20
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11	<p>REFERENCES:</p> <ul style="list-style-type: none"> • Startup India: Insights for Aspiring Entrepreneurs" by Dr. Prashant Prabhu (Publisher: Vision India Publications) • The Ultimate Guide to Startups in India" by Anand Srinivasan (Publisher: Notion Press) • Entrepreneurship Management: Concepts, Theory and Practice" by Sadhana Dash, published by PHI Learning Pvt. Ltd. • Entrepreneurship Development: A Handbook for Entrepreneurs" by S. S. Khanka, published by S. Chand Publishing 																											

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)**

Semester- II

Title: Fundamental Accounting –II

**Vertical 1
Major -2 credits**

**with effect from
Academic Year 2025-2026**

Title: Fundamental Accounting –II (Mandatory)
Course Code: CHMBBII3

Sr. No.	Heading	Particulars
1	Description of the Course:	"Fundamental Accounting" provides a comprehensive understanding of advanced financial valuation techniques and securities redemption processes. It covers topics such as Valuation of Shares through various methods and Redemption of Preference Shares and Debentures.
2	Vertical 1	Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Problem solving etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1: Understand and apply the Maintainable Profit method, Super Profit Method, Capitalization method, and Annuity Method for valuing goodwill. CO(A) 2: To teach about the methods and sources for redeeming debentures, including payment from capital or profits. CO(A) 3 : To make students understand the legal framework governing and accounting treatment for the Redemption of preference shares under the Companies Act.	
8	Course Outcomes: Student will be able to CO1: Students will get familiarize with the characteristics and features of preference shares, including dividend preferences, voting rights, and redemption provisions. CO2: Students will get familiarize with various methods used to determine the value of goodwill and shares. CO3: Students will understand the legal provisions and accounting treatment pertaining to the redemption of Preference shares and Debentures.	

9

Syllabus

UNIT I: Valuation of Shares and Goodwill

- Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method
- Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method

UNIT II: Redemption of preference shares and Debentures

- Redemption of preference shares - Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use.
- **AI in financial forecasting:** Future cash flows, Sales trends, Budget requirements, financial risks

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time:

1:hour

Format of Question Paper

Attempt any 2 out of 3 questions.

Question. No	Nature of Questions	Marks
Q1	Practical	15
Q2	Practical	15
Q3	Practical	15
Total		30

Internal Examination: Continuous Evolution - 20 marks

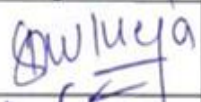


	Assessment / evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	10
2	Essays / Practical activities / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis	10
Total		20

11


REFERENCES:

1. "Financial Accounting: Valuation of Shares, Goodwill and Other Assets" by V.K. Bhalla (Publisher: S. Chand & Company Ltd.)
2. "Fundamentals of Accounting: Redemption of Preference Shares" by D.S. Rawat (Publisher: Taxmann Publications Pvt. Ltd.)
3. "Accounting for Management: Redemption of Shares" by Amresh Kumar (Publisher: PHI Learning Pvt. Ltd.)

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com
(Banking and Insurance)**

Semester- II

Title: Introduction to Business

**Vertical 2
Minor - 2 credits**




**With effect from
Academic Year 2025-2026**

Title: Introduction to Business
Course code: CHMBBII4

Sr. No.	Heading	Particulars
1	Description the course :	This course aims to familiarize the learners with basic concepts of business, develop understanding of business and analytical skills of the learners to enable them to develop an entrepreneurial aptitude.
2	Vertical :	Minor (2)
3	Type :	Theory
4	Credit:	2 credits
5	Hours Allotted :	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<p>CO(A) 1: To familiarize the learners with basic concepts of business and develop understanding of business.</p> <p>CO(A) 2: To develop learning and analytical skills of the learners to enable them to develop an entrepreneurial aptitude.</p> <p>CO(A) 3: To acquaint the learners with recent developments and trends in the business world.</p>
8	Course Outcomes:	<p>On the Completion of the Program:</p> <p>CO1: Understand the fundamentals of business and explain the nature, scope, objectives, and importance of business in the economy.,</p> <p>CO2 : Identify different forms of business organizations and evaluate their features, advantages, and limitations</p> <p>CO3: Analyze the role of business environment and its impact on business decisions, growth, and sustainability,</p> <p>CO4 Explain the basic concepts of entrepreneurship, trade, and commerce and their contribution to economic development,</p>

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Business Environment</p> <ul style="list-style-type: none"> ● Business: Concept, Scope and Significance of business. Objectives of Business and its classification; CSR – Concept and Importance ,Business Environment: Concept and Importance of business environment, Internal and External Environment, International Trading Environment – WTO and Trading Blocs and their impact on Indian Business. ● New Trends in Business: Growth Strategies, Restructuring Strategies and Turnaround strategies. <p>UNIT II: Project Planning and Entrepreneurship</p> <ul style="list-style-type: none"> ● Project Planning: Concept and importance of Project Planning; Project Report; feasibility Study types. Concept and Stages of Business Unit Promotion ● Entrepreneurship: Meaning and importance of entrepreneurship, factors Contributing to Growth of Entrepreneurship, Types of Entrepreneurs, Competencies of an Entrepreneur ● Entrepreneurs: Incentives to Entrepreneurs in India, ‘Make in India’ initiative; Problems and Promotion of Women Entrepreneurs. Ethical and Responsible Use of AI in Business and Entrepreneurship ● Case Studies of AI-enabled Startups and Small Businesses 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1 hour Format of Question Paper Any 2 out of 3</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Question No</th> <th style="width: 60%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td>Case study / Short notes</td> <td style="text-align: center;">15</td> </tr> <tr> <td></td> <td style="text-align: center;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 70%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test (Short notes/ MCQ’s/ Match the Pairs/ Answer in one sentence)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project and presentation / Viva</td> <td style="text-align: center;">10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Case study / Short notes	15		Total	30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ’s/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva	10		Total	20
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	Total	20																										
11	<p>Reference Books:</p> <ul style="list-style-type: none"> ● Business Organisation Management Maheshwari, Rajendra P ,Mahajan, J.P.,International Book House ● Business Organisation, Maheshwari, Rajendra P, Mahajan, J.P., International Book House Introduction To Commerce, Vikram, Amit, Atlantic Pub ● A Course Book On Business Environment, Cherunilam,Francis, Himalaya Pub 																											

Department of B.Com (Financial Markets):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	Principal Smt. Chandibai Himathmal Mansukhani College	
2.	Mrs. Vidhi Hassani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	
3.	Ms. Naina Bulani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak



Name & Signature of the Dean: Dr. Gopichand Shamnani





**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Economics)**

Semester- II

Title: Economics for Professional Careers-II

**Vertical - 1
Major Subject - 2 Credit**

**with effect from
Academic Year 2025-2026**

Title: Economics for Professional Careers-II

Sr. No.	Heading	Particulars
1	Description the Course:	This course is designed to equip students with essential economic concepts and tools relevant to decision-making in a professional and business environment. It introduces students to core aspects of business economics, cost estimation, market dynamics and price determination. By integrating theory with real-life examples, the course enables learners to analyze how market forces operate in various competitive settings. The course is tailored to develop critical thinking and economic reasoning skills needed for effective participation in the professional world.
2	Vertical 1	Major
3	Type Teaching Methods	Theory + Practicum Lectures, Discussion, Presentation and Case Studies
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO1: To understand demand forecasting and capital budgeting. CO2: To understand capital budgeting for new business. CO3: To equip learners with the knowledge and skills to understand, evaluate through case study of a business plan through capital budgeting. CO4: To understand traditional approach and modern approach of production function.	
8	Learning Outcomes: Student will be able to; LO1: Understand demand forecasting and capital budgeting. LO2: Understand capital budgeting for new business. LO3: Equip learners with the knowledge and skills to understand, evaluate through case study of a business plan through capital budgeting. LO4: Understand traditional approach and modern approach of production function.	

9	<p style="text-align: center;">Syllabus</p> <p>Unit I: Demand Forecasting and Capital budgeting</p> <ul style="list-style-type: none"> • Demand Forecasting: Meaning, Steps, Characteristics, Importance and Methods. • Capital Budgeting for New Business: Overview and Importance of capital Budgeting for new business, Steps for Business Plan - Project identification, Project Approval, Project report- Types of Capital Budgeting - Pay Back Period, Net Present Value & Internal Rate of Return • Case Study of a Business plan through Capital Budgeting. <p>Unit II: Production Function</p> <ul style="list-style-type: none"> • New approach to Production Function: Meaning of production function, Iso-quant, Iso-cost line and Producer’s Equilibrium, Types of production function: Short run- Law of variable proportions and long run returns to scale. • Approaches to Production Function: Traditional Approach and Modern Approach of Production function (Concepts – Technology, Innovation, Research & Development human Capital and Sustainable Production). • Industrial Visit to Parle G factory for understanding Production Functions 																					
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1 hour</p> <p style="text-align: center;">Format of Question Paper</p> <p>Attempt all questions.</p> <table border="1" data-bbox="331 1045 1494 1201"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Attempt any two out of three. (Unit I)</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Attempt any two out of three. (Unit II)</td> <td>15</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: right;">Total 30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation – 20 marks</p> <table border="1" data-bbox="347 1276 1490 1394"> <thead> <tr> <th></th> <th>Assessment / evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Multiple choice questions</td> <td>20</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: right;">Total 20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Attempt any two out of three. (Unit I)	15	Q2	Attempt any two out of three. (Unit II)	15			Total 30		Assessment / evaluation	Marks	1.	Multiple choice questions	20			Total 20
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11	<p>Reference Books:</p> <ol style="list-style-type: none"> 1) Mankiw, N.G., (2009), ‘Economics: Principles and Applications’, Cengage Learning 2) Stiglitz, J.E. and C.E. Walsh, (2002), ‘Principles of Economics’, W.W. Norton 3) Harold Bierman Jr. and Seymour Smidt ‘Capital Budgeting: Financial Appraisal of Investment Projects’, 8th Edition, MacMillan 4) H. Craig Petersen, W. Cris Lewis, (2012), Managerial Economics, 4th Edition, Pearson, Delhi, India 5) Nicolas Vandeput, (2018), ‘Demand Forecasting Best Practices’, Charleston, USA. 																					

Department of Economics:

Sr No	Name of the Faculty	Designation and College	Signature
1.	Prin. (Dr.) Manju Lalwani Pathak	Head, Department of Economics, Smt. CHM College, Ulhasnagar	
2.	Dr. Usha P. Oomman	Associate Professor, Smt. CHM College, Ulhasnagar	
3.	Prof. (Dr.) Gaikar Vilas B.	Professor, Smt. CHM College, Ulhasnagar	

Name & Signature of the Ad-hoc BoS, Chairperson: _____

(Prin. (Dr.) Manju Lalwani Pathak)

Name & Signature of the Dean: _____

(Dr. Gopichand Shamnani)

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
(Banking and Insurance)
Semester- I**

**Vertical –3
OE - 2 Credit**

**with effect from
Academic Year 2025-26**



HSNC Board's

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

(Affiliated to the University of Mumbai)

University College Code: 217 | JD Office: T14



Estd. Year
1965

Faculty of Interdisciplinary

Vertical 3: List of Open Elective Skill Based Courses for First Year: Semester - I

Sr. No.	Nomenclature of the Paper
1	Basic Computer Skills for Digital Age
2	Visual Design and Digital Tools : A Foundation For Animation
3	Basic Tools of AI for Economics and Education
4	Communicative English
5	Urbanization and Real Estate: Concepts and Contemporary Scenarios
6	Business of Travel and Tours
7	Managing Family Wealth Through Family Office
8	Web Designing Essentials: HTMLI and CSS Styling Techniques
9	Basics of Nutrition
10	Lessons of Reel Making
11	Performing Arts
12	Data Analysis with Excel
13	Political Communication and Media Skills
14	Stress Management-I
15	Social Media and Communication
16	Mushroom Cultivation: Training and Trading
17	Yoga and Fitness
18	Basic Perfumeries Course (Level-I)
19	Soft Skills for Corporate Readiness
20	Beautician : Strategic Business Planning
21	Current Trends of Fashion Design: Financial Perspective
22	Basics of Accounting-I
23	Digital Marketing
24	Online Trading in Stock Market
25	Event Management Course in Sindhi



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com
(Banking and Insurance)**

Semester- II

Title: Startups

**Vertical 4
VSC -2 credits**

**with effect from
Academic Year 2025-2026**

Title: Startups
Course Code: CHMBBII5

Sr. No.	Heading	Particulars
1	Description of the Course:	The course on <i>Startups</i> provides a comprehensive understanding of how new ventures are conceived, developed, and managed. It focuses on the entrepreneurial process — from identifying and evaluating business opportunities to creating viable business models, securing funding, and managing early-stage growth. Students learn how to transform innovative ideas into successful startup ventures through strategic planning, innovation management, and effective execution. The course also explores the startup ecosystem, including incubators, accelerators, venture capital, and government support initiatives. Real-world case studies and project work help students develop entrepreneurial thinking and practical skills for launching and sustaining startups.
2	Vertical	VSC vertical – 4
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: To introduce the students to the concept of Startups and Entrepreneurship.</p> <p>CO(A) 2: To provide the knowledge of becoming an entrepreneur by identifying business opportunities and developing business plans.</p> <p>CO(A) 3: To understand the concept of entrepreneurship and identify the dimensions and resources required to establish a start-up.</p>
8	Course Outcomes:	<p>On the Completion of the Program:</p> <p>CO1: Start his/ her own business by understanding the opportunities that are lying in front of them.</p> <p>CO2: Learn how to make a business plan and how to approach funding agencies for getting their loans sanctioned.</p> <p>CO3: Identify the various sources of finance for a new venture and role of central and state government in promoting entrepreneurship</p>

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Startup Ecosystem and Legal Environment</p> <ul style="list-style-type: none"> ● Start-up opportunities: The New Industrial Revolution – The Big Idea- Generate Ideas with Brainstorming- Business Start-up - Ideation- Venture Choices - The Rise of the startup economy - The Six Forces of Change-Entrepreneurship in India. Government Initiatives ● Startup Capital Requirements and Legal Environment: Identifying Startup Capital Resource requirements - estimating Startup cash requirements - Develop financial assumptions- Constructing a Process Map. <p>UNIT II: AI IN STARTUPS AND BUSINESS ACTIVITY</p> <ul style="list-style-type: none"> ● AI in marketing , AI for customer analysis , How startups use AI ● AI-powered business models , Case studies of Indian AI startups ● AI opportunities for young entrepreneurs 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1 hour Format of Question Paper Any 2 out of 3</p> <table border="1" data-bbox="261 1031 1521 1272"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Case study / Short notes</td> <td>15</td> </tr> <tr> <td></td> <td style="text-align: center;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" data-bbox="261 1346 1521 1556"> <thead> <tr> <th></th> <th>Assessment / Evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Case study / Short notes	15		Total	30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva	10		Total	20
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REFERENCES:

- "Startup India: Insights for Aspiring Entrepreneurs" by Dr. Prashant Prabhu (Publisher: Vision India Publications)
- "The Ultimate Guide to Startups in India" by Anand Srinivasan (Publisher: Notion Press)
- "Entrepreneurship Management: Concepts, Theory and Practice" by Sadhana Dash, published by PHI Learning Pvt. Ltd.
- "Entrepreneurship Development: A Handbook for Entrepreneurs" by S. S. Khanka, published by S. Chand Publishing

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B.Com.
(Banking and Insurance)**

Semester- II

Title: Introduction to Digital Marketing

Vertical 4

SEC -2 credits

**with effect from
Academic Year 2025-2026**

Title: Introduction to Digital Marketing

Course Code: CHMBBII6

Sr. No.	Heading	Particulars
1	Description of the Course:	Introduction to Digital Marketing" provides an overview of digital marketing strategies and tools. It covers topics such as social media marketing, search engine optimization (SEO), email marketing, and content marketing, aiming to equip students with foundational knowledge for leveraging digital channels to reach and engage target audiences effectively. The subject emphasizes the importance of data-driven decision-making and adapting to the evolving digital landscape
2	Vertical	4 – SEC
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Research paper etc.
4	Credit	2 credits
5	Hours allotted	30 Hours
6	Marks allotted	50
7	Course Objectives: CO(A) 1 :Aims to familiarize students with the concept of digital marketing and its current and future evolutions. CO(A) 2: Aims to equip students with the ability to understand and subsequently create strategic and targeted campaigns using digital media tools. CO(A) 3: It aims to achieve business goals by interlinking with digital platforms	
8	Course Outcomes: On the Completion of the Program: CO1: Understand the concept of digital marketing and its real-world iterations CO2: Articulate innovative insights of digital marketing enabling a competitive edge CO3: Understand how to create and run digital media based campaigns.	

9

Syllabus

Unit I. Foundations of Digital Marketing

- Fundamentals of Digital marketing & Its Significance, Terminology used in Digital Marketing Traditional Marketing Vs Digital Marketing, Evolution of Digital Marketing in banks and insurance sector.
- Digital Marketing Landscape, Key Drivers, Digital Consumer & Communities, Gen Y & Netizen's expectation & influence wrt. Digital Marketing. Digital marketing in Banking and Insurance and rules set by RBI and TAT in this regard.
- Roles of AI in Digital Marketing: Hyper-Personalization at Scale, Smarter Paid Advertising, Enhanced Customer Service

Unit II. Digital Marketing Strategies and Techniques

- The Digital users in India, Digital marketing Strategy- Consumer Decision journey, Segmenting & Customizing messages, Digital advertising Market in India, Skills in Digital Marketing, Digital marketing Plan. Different types of ad tools, Ad placement techniques. Case study of private sector banks on personalized marketing and content marketing for increasing customer engagement and cross-selling in banking sector.
- Digital Marketing Challenges: Data Privacy & Regulation, Content Saturation & Fatigue, Rising Advertising Costs

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1 hour

Format of Question Paper Any 2 out of 3

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Case study / Short notes	15
	Total	30

Internal examination: continuous evaluation -20 Marks

	Assessment / Evaluation	Mark
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2.	Project and presentation / Viva	10
	Total	20

11. References:

- "Digital Marketing: Strategy, Implementation, and Practice" by Dave Chaffey, Fiona Ellis-Chadwick, Kevin Johnston, and Debra Zahay (Publisher: Pearson Education India)
- "Digital Marketing: A Practical Approach" by K. Rajagopal (Publisher: McGraw Hill Education India Pvt. Ltd.)
- "Digital Marketing: Concepts, Strategies, and Data Analytics" by Dr. Subash Jain and Dr. Poonam Garg (Publisher: I.K. International Publishing House Pvt. Ltd.)
- "Digital Marketing: Strategy, Implementation and Practice in India" by Ankita Tandon, Subho Ray, and Pradeep Chopra (Publisher: Pearson Education India)
- "Marketing Artificial Intelligence: AI, Marketing, and the Future of Business" by Paul Roetzer

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year BCOM

Semester- II

Vertical – 5

Ability Enhancement Course (AEC) -2 Credits

**with effect from
Academic Year 2025-2026**

Title: Advanced Business Communication Skills
Course Code: CHMBCOMAECII

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>The modern business world demands communication that is strategic, data-driven, digitally fluent, and culturally intelligent. With virtual offices, global teams, and technology-integrated operations, communication skills have evolved beyond traditional correspondence.</p> <p><i>Advanced Business Communication Skills</i> builds on foundational knowledge and introduces students to executive-level communication abilities. The course focuses on strategic communication, digital workplace tools, persuasive writing, professional etiquette, intercultural communication, and analytical documentation, preparing learners for real-world corporate responsibilities.</p>
2	Vertical 5	AEC: Advanced Business Communication Skills
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To provide advanced understanding of business communication models and strategies.</p> <p>CO(A)2: To develop digital and intercultural communication skills essential for global workplaces.</p> <p>CO(A)3: To equip students with professional writing skills for reports, proposals, emails, and letters.</p> <p>CO(A)4: To enhance presentation, negotiation, and analytical communication abilities.</p> <p>CO(A)5: To build professionalism, etiquette, and ethical communication judgment.</p>

8	<p>Course Outcomes: After completing this course, learners will be able to:</p> <p>CO-1: Implement advanced communication strategies in professional business contexts.</p> <p>CO-2: Communicate effectively using digital tools and virtual platforms.</p> <p>CO-3: Draft structured, persuasive, and professional business documents.</p> <p>CO-4: Demonstrate professional etiquette in meetings, group work, interviews, and corporate communication.</p> <p>CO-5: Analyze and solve workplace communication problems through case-based approaches.</p>
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9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Advanced Concepts in Business & Digital Communication (15 Hours)</p> <p>1. Strategic Business Communication</p> <ul style="list-style-type: none"> • Advanced models of corporate communication • Managerial communication and decision-making • Communication ethics and governance • Communication in crisis and conflict situations <p>2. Workplace Communication Dynamics</p> <ul style="list-style-type: none"> • Multigenerational workforce communication • Communication across hierarchies and cross-functional teams • Basics of negotiation and conflict resolution • Professional listening and feedback skills <p>3. Digital Communication & Virtual Workplace</p> <ul style="list-style-type: none"> • Email etiquette in global communication • Virtual meeting etiquette: scheduling, agendas, minutes • Writing for digital media: micro-content, announcements, social media tone <p>4. Intercultural & Global Communication</p> <ul style="list-style-type: none"> • Cultural sensitivity in global communication • Communicating with international clients • Cross-border etiquette: greetings, tone, time zones
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UNIT II: Professional Business Correspondence & Practical Documentation (15 Hours)

• **Business Reports & Practical Documentation**

- 1 Project summary report
- 2 Market survey/product analysis report
- 3 Service recovery / apology letter as a customer care executive
- 4 Negotiation letter (discount / delivery terms)

• **Proposals, Social Media Writing & Corporate Profiles**

1. Proposal for a new campus event
2. Proposal for a small business idea
3. Writing Instagram captions for a brand
4. Preparing a short promotional message for a product

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

All questions are compulsory:

Question No	Nature of Questions	Marks
Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Attempt Essay Type question. (1 out of 2) - Unit 1	15
Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Attempt Essay Type question. (1 out of 2) - Unit 2	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Written Assignment: The students are required to attempt any one of the following using AI applications: (Eg: Gamma AI, Beautiful.ai, etc) <ul style="list-style-type: none"> • Preparing a short promotional message for a product • Market Survey Report / A Business Proposal 	20
	Total	20


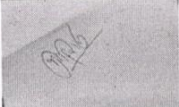
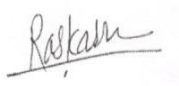
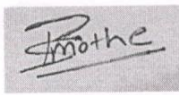
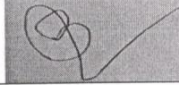
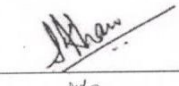
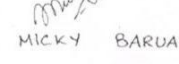

11

REFERENCES:

- 1 Balan, K. R. *Effective Communication*. Himalaya Publishing House, 2004.
- 2 Bovee, Courtland L., and John V. Thill. *Business Communication Today*. 14th ed., Pearson, 2021.

- 3 Chaturvedi, P. D., and Mukesh Chaturvedi. *Business Communication: Concepts, Cases and Applications*. 3rd ed., Pearson Education, 2011.
- 4 Gerson, Steven M., and Sharon J. Gerson. *Technical Communication: Process and Product*. 9th ed., Pearson, 2021.
- 5 Guffey, Mary Ellen, and Dana Loewy. *Essentials of Business Communication*. 11th ed., Cengage Learning, 2021.
- 6 Kaul, Asha. *Business Communication*. 2nd ed., PHI Learning, 2009.
- 7 Krizan, A. C., et al. *Business Communication*. 8th ed., Cengage Learning, 2010.
- 8 Lesikar, Raymond V., et al. *Business Communication: Making Connections in a Digital World*. 12th ed., McGraw-Hill Education, 2015.
- 9 Locker, Kitty O., and Donna Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
- 10 Mehra, Payal. *Business Communication for Managers*. Pearson Education, 2012.
- 11 Mitra, Barun K. *Effective Technical Communication: A Guide for Scientists and Engineers*. Oxford University Press, 2007.
- 12 Mohan, Krishna, and Meera Banerji. *Developing Communication Skills*. Macmillan India, 2001.
- 13 Murphy, Herta A., Herbert W. Hildebrandt, and Jane P. Thomas. *Effective Business Communication*. 7th ed., McGraw-Hill, 1997.
- 14 Ober, Scot. *Contemporary Business Communication*. 9th ed., Cengage Learning, 2014.
- 15 Rai, Urmila. *Business Communication*. Himalaya Publishing House, 2010.
- 16 Raman, Meenakshi, and Prakash Singh. *Business Communication*. Oxford University Press, 2012.
- 17 Sehgal, M. K., and Vandana Khetarpal. *Business Communication*. Excel Books, 2006.
- 18 Sharma, R. C., and Krishna Mohan. *Business Correspondence and Report Writing*. 4th ed., Tata McGraw-Hill, 2007.
- 19 Sinha, K. K. *Business Communication*. Galgotia Publishing, 2003.
- 20 Taylor, Shirley. *Model Business Letters, Emails and Other Business Documents*. 7th ed., Pearson Education, 2012.

Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalankar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute

Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar




**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- II

Title: Communication Skills in Sindhi

Vertical - 5

Ability Enhancement Course - 2 Credit

**with effect from
Academic Year 2025-2026**

Title: Communication Skills in Sindhi
COURSE CODE: CHMSINIIAEC

Sr. No.	Heading	Particulars
1	Description the Course:	Sindhi communication skills (B.Com.) Communication is the core component of the commerce and trade. In communication, language plays very significant role. If a student has mastered the skills of language, undoubtedly, he or she would be able to communicate in the best manner. In this course basic part of Sindhi language would be taught based on the NEP 2020. The innovative approach likes critical thinking, creative mind, use of technology will lead to communicating and participating with the different groups. The vocabulary section would be given prominence. The course would be in the Devanagari script so that it can attract majority of the students. Even non-Sindhi students shall have opportunity to adopt this course.
2	Vertical 1	AEC – Ability Enhancement Course
3	Type	Theory+ Practicum (Teaching Method: Lecture/ Discussion/Reading)
4	Credit	2 credits (1 credit = 15 hours for theory or 30 hours of Practical work in a semester)
5	Hours allotted	30 Hours
6	Marks allotted	50Marks
7	Course Objectives: After successful completion of this course: CO(A)1: The learner will get understanding of communication skills. CO(A)2: The learner will understand how to accurate the pronunciation of special words in Sindhi CO(A)3: The learner will improve the conversation skill in Sindhi. CO(A)4: The learner will become best communicator in Sindhi language	
8	Course Outcomes: Student will be able to CO1: Know the basic special features of Sindhi language. CO2: Understand the skills of communication. CO3: Knowing the conversation with businessmen and customers CO4: Know the etiquettes with parents, relatives, friends and others in effective way	

Syllabus

Unit 1: Everyday & Professional Communication in Sindhi

- Daily Life Conversation Skills: Greetings and introductions, Asking for information, Making requests / giving instructions, Small talk in simple Sindhi
- Workplace & Business Communication: Customer interaction, Office enquiries, permissions, complaints, Bank/shop/travel conversation, Basic telephone conversation, Short Event Reports

Unit 2: Digital & Modern Communication in Sindhi

- Email & Message Writing: Professional emails, WhatsApp/SMS etiquette, Announcements, reminders
- Product and Promotive Communication: Short ads, Taglines & slogans, Simple product description, Pitch Presentation, Interview / Communication for Market Research

Syllabus

यूनिट १:

- रोज़मरह जी ज़िंदगी में गुप्तगू(सिंधीअ में): वाकुफ़ियत डियण ऐ जाण हासुल करण ,वेनती मोकिलण, अर्जु करण,हिदायतुं डियण, सौली सिंधीअ में गालाईण.
- कम करण वारी जुगह ते राबतो ऐ कारोबारी राबतो: ग्राहकनि सा गुप्तगू ऑफिस में पूछताछ , परमीशन शिकायत पत्र,बैंक जे करमचारियुनि सा गुप्तगू ग्राहकनि सा गालिहाइणि,बेसिक टेलीफोनिक संवादु, नंडे जशन जी रिपोर्ट.

यूनिट २:

- डिजिटल ऐ आधुनिक संवादु(सिंधी में):
- ईमेल ऐ मैसेज लिखण, पेशेवर ईमेल, वाट्सप ऐ समसे (Message) जा शिष्टाचार (Etiquettes),घोषणा ,याद डियारण वारो नोट (Reminders),
- उत्पाद ऐ प्रचार प्रसार संवादु,,नंडो विज्ञापन (Small Ads), टैगलाइन ऐ स्लोगन सौलो उत्पाद वर्णन,, पिच प्रिज्न्टेशन, इंटरव्यू मार्केट रिसर्च जे लाइ संवादु.

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Question No	Nature of Questions	Marks
Q1.A)	Objective Type Questions (Unit- I)	05
Q1. B)	Attempt ANY 2 out of 4- (5 marks each) (Unit-I)	10
Q2.A)	Objective Type Questions (Unit- II)	05
Q2. B)	Attempt ANY 2 out of 4- (5 marks each) (Unit-II)	10
Total		30

Internal Examination: Continuous Evolution - 20 marks

	Assessment / evaluation	Marks
1.	Speaking Activities: (Presentation) Making presentations in the classroom	10
2.	Listening Activities: (Assignment) Listening to speeches, dialogues, announcement and summarizing them	10
Total		20

11**REFERENCE BOOKS:**

1. Sanchari Basha – By Dr. Pushpa Kodwani
2. Sindhi Pahakaa – Dr. Jetly M.K.
3. Sindhi Muhavahra – By Hardwani Lachhman
4. Sindhi Adhyat mak Shabdhkesh – By Hardwani Lachhman
5. Acho Sindhi Sikhu – By Hardwani Lachhman

Syllabus Committee:

Sr No	Name of the Faculty	Designation and College	Signature
1.	Mrs. Kajal Ramchandani	H.O.D. of Jai Hind College	<i>Kajal</i>
2.	Mrs. Komal Totani	Assistant Teacher, Smt. CHM College	<i>Pratima</i>

Name & Signature of the BoS Chairperson: (Mrs. Kajal Ramchandani) _____

Name & Signature of the Dean: (Dr. Pratima Das) _____



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester - II

**Title: Environmental Management and
Sustainable Development - II**

**Vertical - 5
VEC Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Environmental Management and Sustainable Development - II

Course Code: CHMVEC2

Sr. No.	Heading	Particulars
1	Description the Course:	This course examines the relationship between environmental pollution and human health, with detailed coverage of air, water, soil, noise, thermal, and radioactive pollution and their sources, standards, and impacts. It enables learners to understand pollution generation processes, waste management challenges, and the assimilative capacity of the environment. The course also introduces environmental laws, constitutional provisions, and regulatory frameworks, along with tools such as Environmental Management Systems (ISO 14001), life cycle analysis, and cost–benefit analysis. Emphasis is placed on sustainable practices, pollution control measures, the 3R concept, ecolabeling, and global initiatives such as the Sustainable Development Goals and Mission LiFE.
2	Vertical 5	VEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To develop a comprehensive understanding of various types of environmental pollution, their sources, standards, and impacts on human health and ecosystems.</p> <p>CO(A)2: To familiarize students with environmental laws, constitutional provisions, and regulatory frameworks related to environmental protection and management.</p> <p>CO(A)3: To equip learners with knowledge of environmental management tools, pollution control measures, and sustainable waste management practices.</p> <p>CO(A)4: To create awareness about global and national sustainability initiatives such as the Sustainable Development Goals, Mission LiFE, and their role in achieving sustainable development.</p>

8	<p>Course Outcomes: Student will be able to</p> <p>CO1: Identify and analyze different types of environmental pollution and assess their impacts on human health and ecological systems.</p> <p>CO2: Explain key environmental laws, constitutional provisions, and institutional mechanisms for environmental protection.</p> <p>CO3: Apply environmental management tools and sustainable waste management practices in real-world contexts.</p> <p>CO4: Evaluate sustainability initiatives such as the SDGs and Mission LiFE and relate them to environmental management and sustainable development practices.</p>
9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Environmental Pollution and Health</p> <ul style="list-style-type: none"> • Understanding pollution: Production processes and generation of wastes; Assimilative capacity of the environment; Definition of pollution; Point sources and non-point sources of pollution. • Air pollution: Sources of air pollution; Primary and secondary pollutants; Indoor air pollution; Adverse health impacts of air pollutants; National Ambient Air Quality Standards. • Water pollution: Sources of water pollution; River, lake and marine pollution, groundwater pollution; water quality parameters and standards; adverse health impacts of water pollution on human and aquatic life. • Soil pollution and solid waste: Soil pollutants and their sources; Solid and hazardous waste; Impact on human health. • Noise pollution: Definition of noise; Unit of measurement of noise pollution; Sources of noise pollution; Noise standards; adverse impacts of noise on human health. • Thermal and Radioactive pollution: Sources and impact on human health and ecosystems. <p>UNIT II: Environmental Management</p> <ul style="list-style-type: none"> • Introduction to environmental laws and regulation: Constitutional provisions- Article 48A, Article 51A (g) and other derived environmental rights; • Introduction to environmental legislations on the forest, wildlife and pollution control. Environmental management system: ISO 14001 Life cycle analysis; Cost-benefit analysis • Pollution control and management; Waste Management- Concept of 3R (Reduce, Recycle and Reuse) and sustainability; Ecolabeling /Ecomark scheme. • Introduction to Millennium Development Goals, Sustainable Development Goals, & Mission Life.

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt any 3 out of 4 questions.

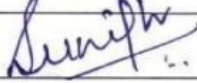
Question No	Nature of Questions	Marks
Q1	Theory Question based on Unit I	10
Q2	Theory Question based on Unit I	10
Q3	Theory Question based on Unit II	10
Q4	Theory Question based on Unit II	10
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Assignment / Project	10
2.	Case Study / Assignment	10
TOTAL		20

11**REFERENCES:**

1. Barrow, C. J. (2012). *Environmental management for sustainable development* (2nd ed.). Routledge.
2. Doabia, T. S. (2023). *Environmental and pollution laws in India* (4th ed.). Eastern Book Company.
3. Kumar, S. (2009). *Environmental policies in India*. Northern Book Centre.
4. Rajagopalan, R. (2023). *Environmental studies* (4th ed.). Oxford University Press India.
5. Rogers, P. P., Jalal, K. F., & Boyd, J. A. (2007). *An introduction to sustainable development*. Earthscan.
6. Singh, J., Singh, A., & Gupta, S. (2019). *Environmental science and engineering*. New Age International Publishers.

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Sunil Lalchandani	Dean, Faculty of Interdisciplinary	



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- II

Title: Cocurricular Course I

**Vertical - 6
Cocurricular Course - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Cocurricular Course - I

Course Code: CHMCCI6

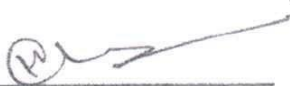
Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	Cocurricular Course (Mandatory)
3	Type Teaching Methods	Non Theory Participation, Report Writing, Presentation etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To inculcate a spirit of active participation in cultural, social, environmental, and creative activities. 2. To enhance personal and interpersonal skills through real-life experiences and teamwork. 3. To foster a sense of responsibility, leadership, and community engagement among students. 4. To develop self-confidence and emotional well-being through creative expression and collaboration. 5. To integrate classroom learning with experiential learning for holistic growth.
8	Learning Outcomes:	<p>By the end of the course, students will be able to:</p> <p>LO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>LO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>LO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>LO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>LO5: Maintain a portfolio or activity log to track participation and personal development.</p>

9	Syllabus																											
	Unit I - Suggested Areas of Participation in the activities: <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day etc. Unit II - Program Specific Topics <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience Mode of Evaluation: <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2-3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning. 																											
10	Scheme of Examination and Assessment Pattern Based on 3 approved Activities Semester End External - 30 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 15%;">Activity No</th> <th style="width: 65%;">Nature of Activities</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Title of Approved Activity - 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Title of Approved Activity - 2</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Title of Approved Activity - 3</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> Internal Examination: Continuous Evaluation – 20 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 70%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Reflective journal</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Presentation/ poster presentation/viva</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	1.	Title of Approved Activity - 1	10	2.	Title of Approved Activity - 2	10	3.	Title of Approved Activity - 3	10	Total		30		Assessment / Evaluation	Marks	1.	Reflective journal	10	2.	Presentation/ poster presentation/viva	10	Total		20
Activity No	Nature of Activities	Marks																										
1.	Title of Approved Activity - 1	10																										
2.	Title of Approved Activity - 2	10																										
3.	Title of Approved Activity - 3	10																										
Total		30																										
	Assessment / Evaluation	Marks																										
1.	Reflective journal	10																										
2.	Presentation/ poster presentation/viva	10																										
Total		20																										

Suggested Readings:

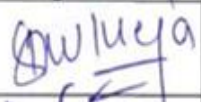


- How to Win Friends and Influence People
- The 7 Habits of Highly Effective People
- Thinking, Fast and Slow
- Leaders Eat Last
- Talk Like Ted

Name & Signature of the Principal & Chairperson, Academic Council:



 Dr. Manju Lalwani Pathak



Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 



HSNC Board's

Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar

(Autonomous)

Affiliated to the University of Mumbai

**Bachelor of Commerce
(Banking and Insurance)
(Self-Financing Course)**

Semester – III

**Choice Based and Credit Based syllabus as
per NEP 2020 with effect from the
Academic Year
2025-2026**

Credit Structure

Program B.Com. (Banking and Insurance) (Sem. III)

Level	Sem	Major	Minor	OE	VSC,SEC (VSEC)	AEC , VEC , IKS	OJT, FP, CEP, CC, RP	Cum . Cr. / Sem.
		Mandatory						
5.0	III	Financial Decision-Making (4)	Basics of service sector (4)	OE (2)	VSC:2, Laws Governing Banking and Insurance (2)	AEC:2	FP:2 CC:2	22
		Direct Taxation: Compliance And Implications (4)						
		08	4	2	2	2	4	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and Insurance)**

Semester- III

Title: Financial Decision-Making

**Vertical - 1
Major Subject - 4 Credits**

**with effect from
Academic Year 2025-2026**

Title: Financial Decision-Making
Course Code- CHMBIII1

Sr. No.	Heading	Particulars
1	Description of the Course:	This course provides an in-depth understanding of management accounting principles and their application in the banking and insurance sectors. It covers financial analysis, budgeting, cost control, and decision-making techniques, equipping students with the skills needed to assess financial performance, manage risks, and enhance operational efficiency in financial institutions.
2	Vertical 1	Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	4 credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives: CO(A)1:To Introduce Core Financial Principles CO(A)2:To Develop Analytical and Decision-Making Skills CO(A)3:To Understand and Evaluate Financial Statements CO(A)4:To Explore Financing and Investment Decision	
8	Course Outcomes: On completion of the program: CO1: Understand Core Financial Concepts fundamental principles of financial management, including time value of money, risk and return, and capital budgeting. CO2: Analyze Financial Statements Interpret and evaluate income statements, balance sheets, and cash flow statements for decision-making purposes. CO3: Evaluate Financing Options Analyze different sources of financing (debt vs. equity) and assess their impact on cost of capital and firm value.	

Syllabus

9

Unit 1: Introduction to Management Accounting

- Fundamentals of Management Accounting
- Financial Statements and Analysis:

Unit 2: Capital Budgeting

- Time value of money, Net Present Value (NPV), Internal Rate of Return (IRR), Payback Period (PP), Profitability Index (PI)

Unit 3: Performance Evaluation and Risk Management

- Performance Measurement Techniques:
- Risk Management in Banking & Insurance

Unit 4: AI in Financial Decision-Making

- Introduction to AI in Financial Decision Making:
- AI-based Financial Statement Analysis
- AI for Cash Flow Forecasting
- AI for Financial Modelling

10

Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 60 marks Time: 2:00 hours

Format of Question Paper

Attempt any 4 out of 6 questions.

Question No	Nature of Questions	Marks
Q1	Practical/ Theory	15
Q2	Practical/ Theory	15
Q3	Practical/ Theory	15
Q4	Practical/ Theory	15
Q5	Practical/ Theory	15
Q6	Practical/ Theory	15
		Total 60

Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1.	Class Test / (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	25
2.	Essays / Practical activities /Group projects - Reflective Practical assignments / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis, Project Presentation and Viva	15
	Total	40

11

References:

- Management Accounting – M.Y. Khan & P.K. Jain, September 2021
- Management Accounting: Principles & Practice" – R.K. Sharma & Shashi K. Gupta 2021
- Management Accounting – Dr. S.N. Maheshwari 2021
- Cost and Management Accounting – M.N. Arora 2010
- Financial & Management Accounting – T.S. Grewal & S.C. Gupta 2023
- "Cases in Financial Decision Making" – H. Kent Baker & Greg Filbeck 2025

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and Insurance)**

Semester- III

**Title: Direct Taxation:
Compliance and Implication**

**Vertical - 1
Major Subject - 4 Credits**

**with effect from
Academic Year 2025-2026**

Title: Direct Taxation: Compliance and Implication
Course Code- CHMBIII2

Sr. No.	Heading	Particulars
1	Description of the Course:	Direct taxation is a key component of financial management and regulatory compliance in banking and insurance. Understanding tax laws, computation methods, deductions, and corporate taxation is crucial for professionals in financial services. This course provides insights into tax regulations, planning strategies, and compliance frameworks to help students navigate the evolving tax landscape.
2	Vertical 1	Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	4 credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives:	<p>CO(A)1: To understand the framework and significance of direct taxation in India.</p> <p>CO(A)2: To learn to compute taxable income and tax liabilities under various heads of income.</p> <p>CO(A)3: To analyze tax deductions, exemptions, and tax-saving strategies.</p> <p>CO(A)4: To Gain knowledge of corporate taxation, including MAT and tax planning techniques.</p> <p>CO(A)5: To stay updated with recent tax reforms, digital taxation, and regulatory changes.</p>
8	Course Outcomes:	<p>On completion of the program:</p> <p>CO1: Apply direct tax principles in personal and corporate financial planning.</p> <p>CO2: Compute tax liabilities for individuals and businesses accurately.</p> <p>CO3: Utilize tax-saving strategies for optimizing financial decisions.</p> <p>CO4: Understand the impact of digital taxation and e-filing procedures.</p> <p>CO5: Analyze recent developments and policy changes in the direct tax system.</p>

9

Syllabus

Unit 1: Fundamentals of Direct Taxation

- Introduction to Direct Taxes: Meaning and Scope of Direct Taxes & key terms/concepts, Differences Between Direct and Indirect Taxes, Tax Structure in India: Central, State, and Local Taxes, Role of Direct Taxes in Economic Development
- Digital India and Tax Administration
- Income Tax Act, 1961 – Basic Concepts: Residential Status and Tax Incidence Income Tax Authorities and Their Powers, Heads of Income Under Income Tax Act, Agricultural Income and Its Tax Treatment

Unit 2: Computation of Income and Tax Liability

- Income from Salary and House Property: Components of Salary and Taxability, various Deductions, Income From House Property: Self-Occupied vs. Let-Out Property, Computation of Taxable Salary and House Property Income,
- Income from Business, Profession, Capital Gains, and Other Sources: Taxable Business and Professional Income, Computation of Capital Gains and Exemptions, Income From Other Sources (Dividends, Interest, Gifts), Tax Planning for Capital Gains and Investments

Unit 3: Tax Planning, Deductions, and Rebates

- Deductions and Exemptions Under Income Tax Act (old and new regime):Section 80C to 80U: Tax-Saving Investments and Exemptions, Deductions for Medical Insurance, Education Loans, and Donations, Tax Treatment of Retirement Benefits, Tax Planning for Individuals and Small Businesses
- Computation of Total Income and Tax Liability: Clubbing of Income and Set-Off & Carry Forward of Losses, Computation of Total Income and Tax Liability, Advance Tax, Self-Assessment Tax, and TDS, Tax Filing Procedures and Documentation.

Unit 4: AI-Based Income Tax Return Filing

- Smart ITR Filing Systems
- AI-assisted Tax Calculation AI and Tax Compliance
- AI for TDS/TCS Compliance
- AI-based Tax Audit Assistance

10

Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 60 marks Time: 2:00 hours

Format of Question Paper

Attempt any 4 out of 6 questions.

Question No	Nature of Questions	Marks
Q1	Practical	15
Q2	Practical	15
Q3	Practical	15
Q4	Practical	15
Q5	Practical	15
Q6	Practical/ Theory	15
Total		60

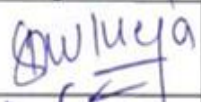


Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1.	Class Test / (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	25
2.	Essays / Practical activities /Group projects - Reflective Practical assignments / Industry work / Field work - Oral examination - Student's Seminar / Workshop / Book reviews - Case Study analysis, Project and presentation/Viva	15
	Total	40


11**References:**

- Direct Taxes Law & Practice by V.K. Singhania – Taxman, 2023-24 & 2024-25
- Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House. Edition 2025
- Direct Tax Laws by T.N. Manoharan - Snow White Edition June 2024.
- Hand book to income tax rules by Madhu sudhan Agarwal - Bharat Handbook 27th Edition June 2023.

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and Insurance)**

Semester- III

Title: Basics of Service Sector

**Vertical - 2
Minor Subject - 4 Credits**

**with effect from
Academic Year 2025-2026**

Title: Basics of Service Sector

Course Code: CHMFMIII3

Sr. No.	Heading	Particulars
1	Description of the Course:	This course explores the service sector, covering its concepts, marketing strategies, and emerging trends. It examines services marketing, including consumer expectations, service delivery, and market research. The course also focuses on retailing, analyzing organized and unorganized formats, store planning, and global retail trends. Additionally, it highlights recent developments in ITES, banking, insurance, and logistics, emphasizing industry challenges, opportunities, and the impact of technology on service-based businesses.
2	Vertical	Minor-2
3	Type	Theory
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives:	<p>CO(A)1:To understand the concept, characteristics, scope, and importance of the service sector and analyze marketing strategies and challenges in service management.</p> <p>CO(A)2:To study the retail industry, including organized and unorganized retailing, retail formats, and global trends, along with opportunities and challenges in the Indian retail sector.</p> <p>CO(A)3:To explore recent trends in the service sector, including ITES, banking, insurance, and logistics, and examine their impact on business operations and economic growth.</p>
8	Course Outcomes: On completion of the program:	<p>CO1: Able to explain the concept, characteristics, and scope of services and apply marketing mix strategies to enhance service delivery and management.</p> <p>CO2: Analyse the structure of the retail industry, including different formats, trends, and challenges, and evaluate the role of FDI, franchising, and mall management in retail growth</p> <p>CO3: Develop an understanding of emerging trends in the service sector, including ITES, banking, insurance, and logistics, and assess their significance in economic and business development.</p> <p>CO4: Demonstrate knowledge of E-Commerce models, their applications, and Challenges, and critically evaluate the transition of Indian businesses into the digital economy.</p>

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Concept of Services</p> <ul style="list-style-type: none"> ● Introduction ● Marketing Mix Services ● Technology in Service Delivery ● Service Strategies <p>UNIT II: Retailing</p> <ul style="list-style-type: none"> ● Introduction ● Retail Scenario in India and Global Context ● Benefits of AI in Retailing <p>UNIT III: Recent Trends in Service Sector</p> <ul style="list-style-type: none"> ● ITES Sector ● Banking and Insurance Sector ● Intelligent Customer Service with AI applications <p>UNIT IV: E-Commerce</p> <ul style="list-style-type: none"> ● Introduction ● Types of E-Commerce ● Automated Marketing-AI supports targeted 																								
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 100 Marks</p> <p>External Examination: Semester End External - 60 marks Time: 2:00 hours</p> <p>Format of Question Paper Attempt any 4 out of 6 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Question No</th> <th style="text-align: center;">Nature of Questions</th> <th style="text-align: center;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q4</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q5</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q6</td> <td style="text-align: center;">Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td colspan="2"></td> <td style="text-align: right;">Total 60</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Theory	15	Q4	Theory	15	Q5	Theory	15	Q6	Theory	15			Total 60
Question No	Nature of Questions	Marks																							
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Q3	Theory	15																							
Q4	Theory	15																							
Q5	Theory	15																							
Q6	Theory	15																							
		Total 60																							

Internal Examination: Continuous Evolution - 40 marks




	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	25
2.	Project /Presentation / Viva/ Role play/ Group Discussion	15
		Total 40

11

References:

- "Services Marketing: Concepts, Strategies & Cases" – by K. Rama Mohana Rao
- "Retail Management" – by Dr. Harjit Singh
- "E-Commerce and Mobile Commerce" – by C.S.V. Murthy
- "Banking, Insurance, and Financial Services" – by Neelam C. Gulati
- Temani, V.K. (Year). Service Marketing. Prism Pub.
- Bhatia, B.S. (Year). Management of Service Sector. V.P. Pub.
- Dhawan, Nidhi. (Year). Introduction to E-Commerce. International Book House.

Department of B.Com (Financial Markets):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	Principal Smt. Chandibai Himathmal Mansukhani College	
2.	Mrs. Vidhi Hassani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	
3.	Ms. Naina Bulani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak



Name & Signature of the Dean: Dr. Gopichand Shamnani



Faculty of Interdisciplinary

Vertical 3: List of Open Elective Skill Based Courses for Second Year: Semester – III

Sr. No.	Nomenclature of the Paper
1	Data Analysis And Visualization Using Excel
2	2D Animation And Motion Graphics
3	Advance Tools Of AI For Economics And Education - I
4	English For Journalism And Advertising
5	Urbanization And Real Estate: Infrastructure, Technology And Urban Change
6	Tourism Marketing
7	Managing Family Wealth Through Family Office-III
8	Responsive & Modern Web Designing
9	Basics Of Nutrition -3
10	Reel Making For Media And Social Change
11	Preforming Art- Dance-3
12	Data Analysis With Excel And Power BI
13	Digital Political Strategy, AI And Public Engagement Skills
14	Psychology Of Personal Relationship-I
15	Introduction To Sociology And Digital Society
16	Mushroom Cultivation Training And Trading Level 3
17	Yogasanas: Intermediate Series
18	Perfumery Course Level 3
19	Workplace And Professional Skills
20	Beautician: Strategic Business Planning III
21	Current Trends In Fashion Designing: Financial Perspective Level 3
22	Basics Of Accounting-III
23	Digital Marketing -III
24	Advanced Trading Strategies In Stock Market



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and Insurance)**

Semester- III

Title: Laws Governing Banking and Insurance

Vertical - 4

VSC Subject - 2 Credits

**with effect from
Academic Year 2025-2026**

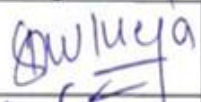


Title: Laws Governing Banking and Insurance

Course Code: CHMBIII4


Sr. No.	Heading	Particulars
1	Description of the course :	The banking and insurance sectors operate within a well-defined legal framework to ensure financial stability, consumer protection, and regulatory compliance. This course provides an in-depth understanding of key laws, regulations, and compliance requirements governing banking and insurance services. Students will explore legal provisions, regulatory authorities and ethical Considerations in financial services.
2	Vertical:	VSC-4
3	Type:	Theory
4	Credit:	2 credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<p>CO(A)1:To understand the legal and regulatory framework governing banking and insurance.</p> <p>CO(A)2:To analyze key banking and insurance laws applicable in India.</p> <p>CO(A)3:To identify the role of regulatory authorities such as RBI, SEBI, and IRDAI.</p> <p>CO(A)4:To interpret legal provisions related to consumer protection, fraud prevention, and corporate governance.</p> <p>CO(A)5:To apply regulatory guidelines to ensure compliance in financial institutions.</p>
8	Course Outcomes: On completion of the program:	<p>CO1: Interpret and apply legal provisions in banking and insurance operations.</p> <p>CO2: Ensure regulatory compliance in financial institutions.</p> <p>CO3: Analyze the role of regulatory authorities in maintaining financial stability.</p> <p>CO4: Protect consumer rights and prevent financial fraud.</p> <p>CO5: Navigate legal and ethical challenges in banking and insurance.</p>

9	<p style="text-align: center;">Syllabus</p> <p>Unit I: Banking Laws and Regulatory Framework</p> <ul style="list-style-type: none"> ● Banking Regulations and Governing Acts ● Role of Regulatory Authorities in Banking ● Insurance Laws and Compliance in Financial Services ● Applications of AI in Banking ● Applications of AI in Insurance <p>Unit 2: Compliance, Ethics, and Legal Challenges:</p> <ul style="list-style-type: none"> ● Regulatory framework of the Insurance Regulatory and Development Authority of India (IRDAI), Corporate governance in banking and insurance, Legal implications of fraud, cybercrimes, and data protection in financial services. ● Legal and Ethical Challenges of Generative AI in Financial Services. 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1 hour Format of Question Paper Any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Question No</th> <th style="width: 60%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Short notes</td> <td>15</td> </tr> <tr> <td></td> <td>Total</td> <td>30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sr. No.</th> <th style="width: 70%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td>Total</td> <td>20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Short notes	15		Total	30	Sr. No.	Assessment / Evaluation	Marks	1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2	Project and presentation / Viva	10		Total	20
Question No	Nature of Questions	Marks																										
Q1	Theory	15																										
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	Total	30																										
Sr. No.	Assessment / Evaluation	Marks																										
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10																										
2	Project and presentation / Viva	10																										
	Total	20																										
11	<p>Reference Books:</p> <ul style="list-style-type: none"> ● Banking Law and Practice by M.L. Tannan ● Indian Banking and Insurance Laws by P.K. Sharma ● Principles of Insurance Law by O.P. Agarwal ● Legal Aspects of Banking & Insurance by M.S. Parthasarathy 																											

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

Second Year B. Com.

**Semester- III
Vertical - 5**

**Ability Enhancement Course (English)
2 Credits**

**(To be offered to Students who
opted Sindhi AEC in Sem I & II)**

**with effect from
Academic Year 2025-2026**

Title: Business Communication Skills
Course Code: CHMBCOMAECIII

Sr. No.	Heading	Particulars
1	Description the Course:	<p>In the contemporary business environment, communication is the cornerstone of success. Effective business communication enhances operational efficiency, fosters meaningful workplace relationships, and builds a strong public image. The evolution of digital tools and platforms has revolutionized traditional communication, making it crucial for aspiring professionals to master both conventional and modern techniques.</p> <p>This course equips learners with a comprehensive understanding of business communication- verbal, non-verbal, and digital- along with practical writing skills needed for professional documentation and correspondence. The aim is to prepare learners for real-world business interactions through a focus on clarity, conciseness, tone, structure, and etiquette across multiple communication formats and platforms.</p>
2	Vertical 4	Ability Enhancement Course
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A)1: To introduce learners to the theoretical foundations and principles of effective business communication.</p> <p>CO(A)2: To develop skills in digital, interpersonal, and cross-cultural communication essential for the workplace.</p> <p>CO(A)3: To enhance learners' proficiency in writing business documents such as emails, reports, notices, and letters.</p> <p>CO(A)4: To build awareness of professional communication etiquette and practical problem-solving in organizational settings.</p>	

8	<p>Course Outcomes: Student will be able to</p> <p>CO-1: Understand and apply the core concepts and models of business communication in real-world contexts.</p> <p>CO-2: Demonstrate the ability to communicate professionally in digital and in-person formats.</p> <p>CO-3: Develop job-ready communication skills for writing effective business documents.</p> <p>CO-4: Exhibit awareness of communication dynamics in diverse, collaborative, and hierarchical workplace settings.</p>
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9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Foundations of Business Communication</p> <p>1. Basics of Communication in a Business Context</p> <ul style="list-style-type: none"> • Meaning, definition, objectives, and elements of communication • The communication process: sender, message, channel, receiver, feedback • Barriers to communication and strategies to overcome them <p>2. Types and Flows of Workplace Communication</p> <ul style="list-style-type: none"> • Internal communication: downward, upward, horizontal • External communication: stakeholders, clients, public • Verbal vs. non-verbal communication; formal vs. informal channels • Role of emotional intelligence in workplace communication <p>3. Digital and Social Media Communication</p> <ul style="list-style-type: none"> • Professional use of email, MS Teams, and Zoom • Workplace etiquette on WhatsApp, LinkedIn, Slack • Writing for digital media: brevity, tone, and clarity • Data privacy, cyber etiquette, and responsible sharing <p>UNIT II: Professional Business Correspondence and Documentation</p> <p>1. Business Letters</p> <ul style="list-style-type: none"> • Key components and formats • Common types: Inquiry, Complaint, Order, Resignation <p>2. Job-Related Correspondence</p> <ul style="list-style-type: none"> • Job application with resume • Appointment, appreciation, and resignation letters
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3. Professional Emails

- Job applications via email
- Writing and responding to official emails (e.g., meeting requests, follow-ups)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Question No	Nature of Questions	Marks
Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 1	15
Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 2	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Students are required to draft a job application letter along with a resume using the following AI assistance: Canva Resume Builder, Resume.oi, Zety, Novopresume, Rezi etc OR Prepare an effective LinkedIn profile for professional networking and career opportunities.	20
	Total	20



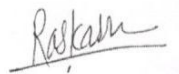
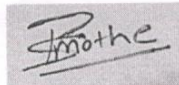
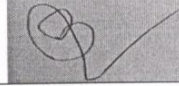
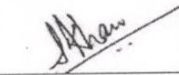
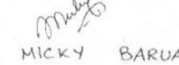

11

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2. Lesikar, Raymond V., Marie E. Flatley, and Kathryn Rentz. *Business Communication: Making Connections in a Digital World*. 12th ed., McGraw-Hill Education, 2015.
3. Guffey, Mary Ellen, and Dana Loewy. *Essentials of Business Communication*. 11th ed., Cengage Learning, 2021.
4. Murphy, Herta A., Herbert W. Hildebrandt, and Jane P. Thomas. *Effective Business Communication*. 7th ed., McGraw-Hill, 1997.
5. Sharma, R. C., and Krishna Mohan. *Business Correspondence and Report Writing*. 4th ed., Tata McGraw-Hill, 2007.
6. Kaul, Asha. *Business Communication*. 2nd ed., PHI Learning, 2009.



7. Rai, Urmila. *Business Communication*. Himalaya Publishing House, 2010.
8. Mehra, Payal. *Business Communication for Managers*. Pearson Education, 2012.
9. Chaturvedi, P. D., and Mukesh Chaturvedi. *Business Communication: Concepts, Cases and Applications*. 3rd ed., Pearson Education, 2011.
10. Krizan, A. C., Patricia Merrier, Joyce Logan, and Karen Williams. *Business Communication*. 8th ed., Cengage Learning, 2010.
11. Sinha, K. K. *Business Communication*. Galgotia Publishing, 2003.
12. Ober, Scot. *Contemporary Business Communication*. 9th ed., Cengage Learning, 2014.
13. Raman, Meenakshi, and Prakash Singh. *Business Communication*. Oxford University Press, 2012.
14. Taylor, Shirley. *Model Business Letters, Emails and Other Business Documents*. 7th ed., Pearson Education, 2012.
15. Gerson, Steven M., and Sharon J. Gerson. *Technical Communication: Process and Product*. 9th ed., Pearson, 2021.
16. Mohan, Krishna, and Meera Banerji. *Developing Communication Skills*. Macmillan India, 2001.
17. Balan, K. R. *Effective Communication*. Himalaya Publishing House, 2004.
18. Sehgal, M. K., and Vandana Khetarpal. *Business Communication*. Excel Books, 2006.
19. Locker, Kitty O., and Donna S. Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
20. Mitra, Barun K. *Effective Technical Communication: A Guide for Scientists and Engineers*. Oxford University Press, 2007.

Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalankar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute

Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B.A
(Hindi)**

Semester – III

Title : हिंदी भाषा : कौशल के आधार

**Vertical - 5
Ability Enhancement Course 2 Credits**

**with effect from
Academic Year 2025-2026**

Title : हिंदी भाषा : कौशल के आधार

Course Code : CHMAECHINIII

Sr.No.	Heading	Particulars
1.	Description of the Course :	विद्यार्थियों के लिए हिंदी एक सामान्य भाषा होने के साथ विशेष भाषा तब बन जाती है जब वह हिंदी के माध्यम से अपने कौशल में अभिवृद्धि करें, हिंदी के माध्यम से रोजगार के कई अवसरों को प्राप्त करें, इस दृष्टि से पाठ्यक्रम अत्यंत लाभवर्धक और उपयोगी सिद्ध होगा, हिंदी भाषा में कौशल विकास की असीम संभावनाएं हैं और कौशल के विभिन्न आयाम जुड़े हुए हैं जो अलग – अलग दिशाओं में देखे जा सकते हैं, पाठ्यक्रम विद्यार्थियों में लेखन, वाचन कौशल की अभिवृद्धि करने के साथ रोजगारपरक अवसर प्रदान करता है।
2.	Vertical : 5	AEC
3.	Type : Teaching Method	Theory + Practicum Lecture / Discussion / Presentation / Self Study, etc.
4.	Credit :	2 Credits
5.	Hours Allotted :	30 Hours
6.	Marks Allotted :	50 Marks
7.	Course Objectives : CO1 : विद्यार्थियों को लेखन, वाचन कौशल का ज्ञान देना एवं रोजगार के अवसरों से जोड़ना। CO2 : विद्यार्थियों को लेखन, वाचन कौशल से परिचय करते हुए अभिव्यक्ति की शैलियों का विकास करना। CO3 : विद्यार्थियों को भाषण कला के विविध रूपों को समझाना, मौलिकता में अभिवृद्धि लाना एवं विशेषज्ञता दिलाना। CO4 : विद्यार्थियों को श्रवण कौशल की विशेषताओं से परिचय कराते हुए श्रवण कौशल के लाभों से अवगत कराना।	

8.	<p>Learning Outcomes :</p> <p>LO1 : विद्यार्थियों का लेखन, वाचन कौशल के ज्ञान प्राप्ति के साथ मौलिक अभिव्यक्ति में बदलाव आएगा ।</p> <p>LO2 : विद्यार्थियों का लेखन, वाचन कौशल द्वारा मानसिक विकास होगा, पठन शक्ति, शैली का विकास होगा ।</p> <p>LO3 : विद्यार्थियों को लेखन, भाषण कौशल से भषिक – शक्ति, शैलियों का संवर्धन होगा विशेषज्ञता आएगी ।</p> <p>LO4 : विद्यार्थियों को लेखन, वाचन, श्रावण, भाषण कौशल की विशेषताओं और उपयोगिता का ज्ञान प्राप्त होगा ।</p>
9.	Syllabus
	UNIT I : हिंदी भाषा कौशल के आधार
	<p>1.1 लेखन कौशल का अर्थ एवं स्वरूप लेखन कौशल की उपयोगिता एवं महत्व</p> <p>1.2 लेखन कौशल की विधियाँ एवं विशेषताएँ</p> <p>1.3 वाचन कौशल का अर्थ, स्वरूप एवं विशेषताएँ</p> <p>1.4 वाचन कौशल की उपयोगिता एवं विधियाँ</p>
	UNIT II : हिंदी भाषा कौशल के आधार
	<p>2.1 भाषण कौशल का अर्थ एवं स्वरूप</p> <p>2.2 भाषण कौशल का महत्व एवं उपयोगिता</p> <p>2.3 भाषण कौशल की विधियाँ एवं विशेषताएँ</p> <p>2.4 श्रवण कौशल का अर्थ, स्वरूप एवं विशेषताएँ</p> <p>2.5 श्रवण कौशल का महत्व एवं उपयोगिता</p>

10.

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination : Semester End External – 30 Marks Time : 1:00 Hour

Format of Question Paper

All Questions are Compulsory

मूल्यांकन प्रारूप	इकाई	अंक
बाह्य मूल्यांकन		
प्रश्न 1 : चार प्रश्नों में से किन्हीं दो प्रश्नों के उत्तर लिखिए ।	इकाई 1	15
प्रश्न 2 : चार प्रश्नों में से किन्हीं दो प्रश्नों के उत्तर लिखिए ।	इकाई 2	15 □
कुल अंक		30

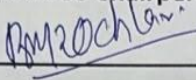
मूल्यांकन प्रारूप	अंक
आंतरिक मूल्यांकन	
<ul style="list-style-type: none"> ● AI Writing Tools की सहायता से हिंदी लेखन कौशल का अभ्यास, भाषा-संपादन, व्याकरण सुधार, सारांश लेखन एवं रचनात्मक लेखन करना। ● AI की सहायता से दिए गए विषयों पर भाषण, लेख, संवाद एवं लघु-प्रस्तुति तैयार करना तथा भाषा, शैली एवं प्रभावशीलता का विश्लेषण करना। ● AI Voice Tools का उपयोग करके हिंदी वाचन, भाषण, उच्चारण, स्वर, गति एवं प्रवाह का अभ्यास करना तथा AI आधारित Feedback प्राप्त करना। ● AI Speech-to-Text एवं Text-to-Speech Tools की सहायता से श्रवण एवं वाचन कौशल विकसित करना तथा उच्चारण की शुद्धता का अभ्यास करना। ● AI की सहायता से Reading Comprehension, प्रश्नोत्तर, शब्दार्थ, शब्दावली (Vocabulary) एवं भाषा-अभ्यास गतिविधियाँ तैयार करना। ● AI आधारित Mock Interview, Group Discussion तथा Public Speaking गतिविधियों के माध्यम से भाषण एवं संप्रेषण कौशल विकसित करना। ● AI की सहायता से हिंदी Podcast, Audio Narration एवं Listening Exercises तैयार करना तथा श्रवण कौशल का मूल्यांकन करना। 	20
कुल अंक	20

11.	संदर्भ ग्रंथ सूची – <ol style="list-style-type: none">1. हिंदी भाषा शिक्षण के विविध आयाम – प्राध्यापक डॉ. राठौर, किनले एडिशन2. अभिनव पत्र लेखन – डॉ. अनिल सिंह3. हिंदी के व्यावहारिक रूप – डॉ. संतोष मोटवानी, परिदृश्य प्रकाशन, मुंबई4. हिंदी भाषा लेखन कौशल – गुलीबाबा पब्लिकेशन प्राइवेट लिमिटेड
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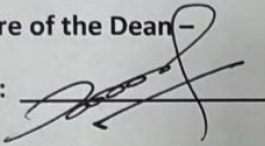
Bos in Hindi :

Sr No	Name of the Faculty	Designation and College
1.	Dr. Bhavna M.Rochlani	I/C HOD Asst. Professor CHM College Ulhasnagar
2.	Dr. Ajeet Kumar Rai	Associate Professor KC College Mumbai
3.	Dr. Santosh Motwani	Associate Professor RKT College Ulhasnagar

Name & Signature of the Ad-hoc BoS Chairperson -

Dr. Bhavna M. Rochlani : 

Name & Signature of the Dean -

Dr. Nitin Arekar : 



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year BA/BCom/BSc/SFC
(Marathi)**

Semester - III

**Title: लेखन कौशल्ये – १ (कायालयीन
लेखनव्यवहार आणि पत्रव्यवहार)**

**Vertical - 5
AEC Subject - 2 Credits**

**With effect from
Academic Year 2025-2026**

Title: लेखन कौशल्ये – १ (कायाजलयीन लेखनव्यवहार आणि पत्रव्यवहार)
Course Code: CHMAEEMARIII

Sr. No.	Heading	Particulars
1	Description the Course:	लेखन ओळख ते लेखन कौशल्य हा बराच मोठा प्रवास आहे. वाचन आणि लेखनाच्या सरावाने, लेखन कौशल्य णवकणसत करता येते. बहुतेक वेळा आपि णमळवलेले ज्ञान हे णलणखत स्वरूपात मांडावे लागते. त्यासाठी आपि लेखन कौशल्याचे योग्य उपयोजन करतो. लेखने म्हिजे मजकूर तांतोतांत उतरवि नव्हे. एखादे णनवेदन, वृत्त, णनबांध, पुस्तकाची णिपि, अजज यांसाठी लेखन आवश्यक असते. कायाजलयीन पत्रव्यवहार, कायजवृत्ते, नोंदी, जाणहरात, णिष्पी ही सवज उपयोजत लेखन कौशल्ये आहेत. कायाजलयीन पत्रव्यवहार करि हे एक वेगळ्या प्रकारचे कौशल्य आहे. त्यातील काही उपयोजन कौशल्यांचा णवचार या अभ्यासपणत्रकेत अपेणित आहे. कायाजलयीन लेखन व्यवहार आणि पत्रव्यवहार या अभ्यासपणत्रकेत णशकणवला जाईल.
2	Vertical 5	AEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	CO(A)1: कायाजलयीन लेखन व्यवहार स्वरूप समजावून सांगि. CO(A)2: कायाजलयीन पत्रव्यवहाराचे स्वरूप समजावून सांगि., CO(A)3: प्रभावी कायाजलयीन लेखनासाठी आवश्यक असिन्या िमता ऑणि तांत्रांचा पररचय करून देिे,
8	Course Outcomes:	Student will be able to CO1: णवद्यार्थ्यांना कायाजलयीन लेखन व्यवहाराचे स्वरूप समजेल, CO2: णवद्यार्थ्यांना कायाजलयीन पत्रव्यवहाराचे स्वरूप समजेल. CO3: प्रभावी कायाजलयीन लेखनासाठी आवश्यक असिन्या तांत्रांचा णवद्यार्थ्यांना पररचय होईल.

9

Syllabus

UNIT I कायालयीन लेखनव्यवहार

१. जाहीर णनवेदन आणि माणहतीपत्रक
२. इणतवृत्त लेखन
३. णिप्पी लेखन

(६० णमणनिांच्या १५ ताणसका, श्रेयांकन १)

(सूचना : णवद्यार्थ्यांमध्ये उपरोक्त कायाजलयीन लेखन व्यवहार व पत्रव्यवहार करण्यासाठी आवश्यक कौशल्ये व िमता णवकणसत

होतील या दृष्टीने णशिकांनी सराव करून घ्यावा.)

UNIT II: कायालयीन पत्रव्यवहार

१. कायाजलयीन/प्रशासनक पत्र
२. नोकरीसाठी अजजलेखन
३. पत्रात्मक लेखन: नवी रूपे (शुभेच्छा, णनमांत्रि)

(६० णमणनिांच्या १५ ताणसका, श्रेयांकन-१)

(सूचना : णवद्यार्थ्यांमध्ये उपरोक्त कायाजलयीन लेखन व्यवहार व पत्रव्यवहार करण्यासाठी आवश्यक कौशल्ये व िमता णवकणसत

होतील या दृष्टीने णशिकांनी सराव करून घ्यावा.)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt all questions.

Question No	Nature of Questions	Marks
Q1	Essay type question on Unit 1	10
Q2	Essay type question on Unit 2	10
Q3	MCQs 15 out of 20, 10 MCQs on each module	10

TOTAL		30
Internal Examination: Continuous Evaluation - 20 marks		
	Assessment / evaluation	Marks
1.	<ul style="list-style-type: none"> • AI च्या साहाय्याने जाहीर णनवेदन आणि माणहतीपत्रक तयार करि. त्यामध्ये शीर्जक, उणिष्ट, कायजक्रमाचे वेळापत्रक, सांपकज इत्यादींची आकर्जक मांडी करि. • AI साधने वापरून सभेचे Audio/Video नुसार इणतवृत्त तयार करि. 20 त्यानांतर णवद्यार्थ्यांनी त्यात आवश्यक ती सुधारि करि. • AI चा वापर करून कायाजलयीन णिष्पी तयार करि. त्यातील भार्ा, रचना, औपचाररकता इत्यादींचे परीिि करून सुधाररत णिष्पी तयार करि. • AI साधनांच्या माध्यमातून प्रशासणनक पत्रांचे णवणवध नमुनारूप तयार करि. भार्ेची औपचाररकता तपासि. • AI साधनांच्या साहाय्याने नोकरीसाठी अजज तयार करि. णदलेल्या जाणहरातीवर आधाररत Cover Letter तयार करि. • णवणवध प्रसांगांसाठी AI साधनांच्या आधारे णनमांत्रिपत्र व शुभेच्छापत्र तयार करि. 	20
TOTAL		20
11	REFERENCES: १. प्रशासकीय लेखन, भाषा संचालनालय, महाराष्ट्र शासन, मुंबई, १९९६. २. भाषिक सर्जन आणि उपयोजन, राजन गवस, अरुण शिंदे, गोमटेश पाटील, दर्पण प्रकाशन, पुणे, २०२२. ३. परब प्रकाश, <i>व्यावहारिक मराठी</i> , मिथुन प्रकाशन, डोंबिवली पूर्व, मुंबई, १९९८. ४. नाईक सदानंद, <i>राजभाषा मराठी, व्यावहारिक मराठी</i> , प्रका-नागरी सेवा प्रबोधिनी, मुंबई, २००२. ५. तावरे स्नेहल (संपा.), <i>व्यावहारिक मराठी</i> , स्नेहवर्धन प्रकाशन, पुणे, चौथी आवृत्ती, २०११. ६. केतकी मोडक, संतोष शेणई, सुजाता शेणई (संपा.), <i>उपयोजित मराठी</i> , पद्मगंधा प्रकाशन, २०२२. ७. नसरीराबदकर ल. रा., <i>व्यावहारिक मराठी</i> , भाषा विकास संशोधन संस्था, कोल्हापूर, २०२३	

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

Second Year B. Com.

Semester- III

Title: Field project

**Vertical - 6
Field Project 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Field Project

Course code:

Sr. No.	Heading	Particulars
1	Description the Course:	The Field Project course, introduced under CHM Autonomy in alignment with the NEP 2020, aims to bridge theoretical knowledge with practical experience. It provides students with hands-on exposure to real-world socio-economic contexts through field visits, observation, and analysis in both urban and rural settings. By engaging directly with development-related issues, students enhance their research, problem-solving, and analytical skills while fostering social responsibility and environmental awareness. The course ultimately prepares learners for employability and active participation in nation-building.
2	Vertical 6	Field Project
3	Type & Teaching Methods	Field work
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	
	1. To connect theoretical learning with real-world socio-economic contexts through practical field experiences.	
	2. To develop analytical, problem-solving, and teamwork skills in addressing contemporary social issues.	
	3. To cultivate an appreciation for research and its role in promoting societal and national development.	
8	Learning Outcomes: students will be able to:	
	LO1: Apply classroom knowledge to analyze real-life socio-economic challenges effectively.	
	LO2: Demonstrate critical thinking, teamwork, and decision-making skills through field-based activities.	
	LO3: Reflect on the relevance of research and experiential learning in contributing to social and national progress.	

Guidelines for Field Project

Following are the general guidelines for the conduct of Field Project (Semester III & IV)

Head of the Department (HOD)/ Field Project Co-ordinator

1. To ensure that FP program aligns with departmental and academic objectives as per NEP Structure within syllabus framework.
2. Appointment of field project incharges from the faculty of the department for group of Students.
3. To conduct orientation of FP Supervisor and decide the time line of the project.
4. To support the student for Filed Project.

FP Supervisor:

1. To give Guidelines for the field project.
2. To monitor student progress and provide guidance.

Project (Dissertation) Report:

Students are required to submit a report of the field project at the end of the semester in following suggested format.

The project should be typed on A4 sheets
 Font Size 12, Times New Roman, 1.5 line Spacing
 The project report shall have student details with signature of Field Project Incharge and photographs if any and it should be of minimum of 10 pages.

10

Scheme of Examination and Assessment Pattern



External Examination: Semester End External - 30 marks
Format of Question Paper


Nature of Evaluation	Marks
Field Project Report	30
Total 30	

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Involvement in Survey of Field Project /	05
2.	Field visit participation & completion	10
3.	Overall Impression	05
Total 20		

<p>11</p>	<p style="text-align: center;">Appendix I</p> <p style="text-align: center;">Attendance of the Student: Active Participation</p> <p>I, the undersigned Ms / Mr. _____ Roll No. ___ studying in the _____ Year of _____ Full-time Course is doing my project work under the guidance of Dr./Ms./Mr. _____, I wish to state that I have met my Internal guide on the following dates mentioned below for Project Guidance: -</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr.No.</th> <th style="text-align: center;">Date</th> <th style="text-align: center;">Signature of the Internal Guide</th> </tr> </thead> <tbody> <tr> <td style="height: 100px;"> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p style="display: flex; justify-content: space-between; margin-top: 20px;"> _____ Signature of the Candidate Supervisor _____ Signature of Field Project Supervisor </p>	Sr.No.	Date	Signature of the Internal Guide			
Sr.No.	Date	Signature of the Internal Guide					
	<p style="text-align: center;">Appendix II</p> <p style="text-align: center;">Name of the Department/College/Institute</p> <p style="text-align: center;">Certificate</p> <p>I hereby certify that Mr./Ms. _____ Student of _____ studying in _____, has completed a project titled _____ in the area of _____ specialization for the academic year 2025-2026 to the best of my knowledge the work of the student is original and the information included in the project is correct.</p> <p style="display: flex; justify-content: space-between; margin-top: 20px;"> _____ Field Project Supervisor _____ Head of the Department/Principal </p>						

 
Board of Examination


Principal & Chief Controller
Board of Examination

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- III

Title: Cocurricular Course I

**Vertical - 6
Cocurricular Course - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Cocurricular Course - I

Course Code: CHMCCI6

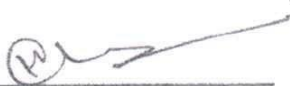
Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	Cocurricular Course (Mandatory)
3	Type Teaching Methods	Non Theory Participation, Report Writing, Presentation etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To inculcate a spirit of active participation in cultural, social, environmental, and creative activities. 2. To enhance personal and interpersonal skills through real-life experiences and teamwork. 3. To foster a sense of responsibility, leadership, and community engagement among students. 4. To develop self-confidence and emotional well-being through creative expression and collaboration. 5. To integrate classroom learning with experiential learning for holistic growth.
8	Learning Outcomes:	<p>By the end of the course, students will be able to:</p> <p>LO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>LO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>LO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>LO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>LO5: Maintain a portfolio or activity log to track participation and personal development.</p>

9	Syllabus																											
	Unit I - Suggested Areas of Participation in the activities: <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day etc. Unit II - Program Specific Topics <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience Mode of Evaluation: <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2-3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning. 																											
10	Scheme of Examination and Assessment Pattern Based on 3 approved Activities Semester End External - 30 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 20%;">Activity No</th> <th style="width: 60%;">Nature of Activities</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Title of Approved Activity - 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Title of Approved Activity - 2</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Title of Approved Activity - 3</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> Internal Examination: Continuous Evaluation – 20 marks <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 85%;">Assessment / Evaluation</th> <th style="width: 10%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Reflective journal</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Presentation/ poster presentation/viva</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	1.	Title of Approved Activity - 1	10	2.	Title of Approved Activity - 2	10	3.	Title of Approved Activity - 3	10	Total		30		Assessment / Evaluation	Marks	1.	Reflective journal	10	2.	Presentation/ poster presentation/viva	10	Total		20
Activity No	Nature of Activities	Marks																										
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Total		20																										

Suggested Readings:

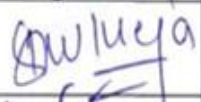


- How to Win Friends and Influence People
- The 7 Habits of Highly Effective People
- Thinking, Fast and Slow
- Leaders Eat Last
- Talk Like Ted

Name & Signature of the Principal & Chairperson, Academic Council:



 Dr. Manju Lalwani Pathak



Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 



HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)

Affiliated to the University of Mumbai

Bachelor of Commerce
(Banking and Insurance)
(Self-Financing Course)

Semester – IV

Choice Based and Credit Based syllabus as
per NEP 2020 with effect from the
Academic Year

2025-2026

Credit Structure

Program B.Com. (Banking and Insurance (Sem. IV)

Level	Sem	Major	Minor	OE	VSC, SEC(VS E C)	AE C, VE C, IK S	OJT, FP, CEP , CC, RP	Cum . Cr. / Sem .
		Mandator y						
5.0	IV	Data-Driven Decision Making in Banking And Insurance (4) Cost Accounting For Banking And Insurance: Principles And Practices (4)	Principles of Management (4)	OE (2)	SEC:2, Digital Transformation & Innovations in Banking And Insurance (2)	AEC: 2	FP: (2) CC (2)	22
		8	4	2	2	2	4	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and
Insurance)**

Semester- IV

**Title: Data-Driven Decision
Making in Banking & Insurance**

**Vertical - 1
Major Subject - 4 Credits**

**with effect from
Academic Year 2025-2026**

Title: Data -Driven Decision Making in Banking and Insurance

Course Code: CHMBBIIV1

Sr. No.	Heading	Particulars
1	Description of the Course:	This course focuses on the application of data analytics, artificial intelligence, and statistical tools in making informed and strategic decisions within the banking and insurance sectors. Students will explore how data is collected, processed, analyzed, and interpreted to derive actionable insights for improving customer experience, enhancing risk management, optimizing operations, and driving profitability. Through practical exercises, learners will gain hands-on experience in using data-driven approaches to solve real-world financial and insurance challenges.
2	Vertical 1	Major
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives: CO(A)1: To Understand the role and applications of quantitative methods in banking and insurance. CO(A)2: To Apply statistical tools for analyzing financial data and risk management. CO(A)3: To Develop skills in probability and hypothesis testing for financial decision-making. CO(A)4: To Utilize regression and forecasting models for financial planning and risk	
8	Course Outcomes: On completion of the program: CO1: Apply quantitative techniques in financial data analysis and decision-making. CO2: Use probability and statistical tools to assess financial risks and uncertainties. CO3: Perform hypothesis testing and interpret results for business insights. CO4: Construct regression models for predicting financial and insurance trends.	

9

Syllabus

UNIT I: Fundamentals of Quantitative Methods

- Basics of Quantitative Techniques: Role of Quantitative Methods in Banking and Insurance, Types of Data: Primary & Secondary Data, Cross-Sectional & Time Series Data.
- Data Collection, Classification, and Presentation (Tables, Graphs, and Charts), Measures of Central Tendency: Mean, Median, Mode.
- Measures of Dispersion and Correlation: Range, Variance, Standard Deviation, and Coefficient of Variation, Skewness and Kurtosis, Correlation Analysis:
- Types and Interpretation (Pearson’s & Spearman’s), Applications of Correlation in Financial Analysis

UNIT II: Probability and Statistical Distributions

- Probability Concepts and Theorems: Introduction to Probability: Concepts and Rules, Types of Probability Distributions: Discrete & Continuous, Conditional Probability

UNIT III: AI in Banking and Insurance

- Introduction to Financial Data Analytics
- AI in Digital Banking and Payment Systems
- AI Tools for Banking and Insurance Decision-Making
- Case Studies on AI Adoption in Banks and Insurance Companies

UNIT IV: Regression, Forecasting, and Time Series Analysis

- Regression Analysis and Financial Modelling: Simple and Multiple Linear Regression, Regression Assumptions and Interpretation of Results, Application of Regression in Credit Scoring and Risk Analysis
- Time Series Analysis and Forecasting: Introduction to Time Series Components (Trend, Seasonality, Cyclic, and Irregular), Moving Averages and Exponential Smoothing, Application of Time Series Analysis in Stock Markets and Interest Rate Forecasting

10

Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 60 marks Time: 2 hours

Format of Question Paper

Any 4 out of 6

Question No	Nature of Questions	Marks
Q1	Practical/ Theory	15
Q2	Practical/ Theory	15
Q3	Practical/ Theory	15
Q4	Practical/ Theory	15
Q5	Practical/ Theory	15
Q6	Practical/ Theory	15
	Total	60

	Internal Examination: Continuous Evaluation – 40 Marks	
	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	25
2.	Project and presentation / Viva, Problem Solving Exercises	15
	Total	40
11	References: <ul style="list-style-type: none"> ● Statistical Methods - S.G. Gupta (S. Chand & Co.) ● Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor. ● Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited ● Business Mathematics: A P Verma, Asian Books Pvt. :Limited. ● Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co 	

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year B. Com.
(Banking and
Insurance)**

**Semester- IV
Vertical -1**

Major Subject- 4 Credits

**Title: Cost Accounting for Banking and Insurance:
Principles and Practices**

**with effect from
Academic Year 2025-2026**

**Title: Cost Accounting for Banking and Insurance:
Principles and Practices
Course Code: CHMBBIIV2**

Sr. No.	Heading	Particulars
1	Description the course:	This course introduces students to the principles and Applications of cost accounting with a specific focus on the banking and insurance sectors. It covers cost classification, cost Control mechanisms, budgeting, and financial decision making. The syllabus aligns with industry requirements to equip students with practical skills in cost management, enhancing their financial analysis capabilities.
2	Vertical:	01 Major
3	Type:	Theory (with Practical Illustrations)
4	Credit:	4 credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: CO(A)1: Understand the fundamental concepts of cost accounting and their relevance to banking and insurance. CO(A)2: Apply costing techniques to evaluate and control costs in financial institutions. CO(A)3: Develop and analyze cost sheets and budgets for decision-making. CO(A)4: Utilize costing methods for cost reduction and financial performance improvement. CO(A)5: Assess the impact of costing strategies on banking and insurance profitability.	
8	Course Outcomes: On completion of the program: CO1: Develops a strong foundation in cost analysis and financial decision-making. CO2: Enables students to apply costing techniques to real-world banking and insurance challenges. CO3: Equips students with skills required in financial institutions for cost optimization.	

Syllabus

Unit 1: Fundamentals of Cost Accounting

- Introduction to Cost Accounting: Definition, Scope, and Importance of Cost Accounting, Difference between Cost Accounting, Financial Accounting, and Management Accounting, Cost Concepts and Classification, Costing Methods & Techniques
- Cost Accounting in Banking and Insurance: Role of Cost Accounting in Banking and Insurance, Application of Cost Accounting Principles in Service Sector, Specific Cost Elements in Banking and Insurance

Unit 2: Costing Techniques and Cost Sheet

- Preparation of Cost Sheet: Elements of Cost: Direct and Indirect Costs, Preparation of Cost Sheet and Statement of Cost, Practical Problems on Cost Sheet
- Costing Techniques: Standard Costing and Variance Analysis, Marginal Costing: Concept and Application, Cost Control and Cost Reduction in Banking and Insurance

Unit 3: Budgeting and Cost Control

Budgeting Concepts and Techniques: Definition and Objectives of Budgeting, Types of Budgets (Fixed, Flexible, Cash, and Zero-based), Budgetary Control System

Unit 4: Decision-Making and Financial Performance

- Cost-Volume-Profit Analysis (CVP): Concept and Importance of CVP Analysis, Break-even Analysis and Profit Planning
- Financial Performance and Costing in Banking & Insurance: Financial Statements Analysis with Costing Perspective. Activity-Based Costing (ABC) in Banking and Insurance.

10

Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 60 marks Time: 2 hours

Format of Question Paper

Any 4 out of 6

Question No	Nature of Questions	Marks
Q1	Practical/ Theory	15
Q2	Practical/ Theory	15
Q3	Practical/ Theory	15
Q4	Practical/ Theory	15
Q5	Practical/ Theory	15
Q6	Practical/ Theory	15
	Total	60

Internal Examination: Continuous Evaluation – 40 Marks

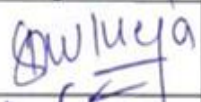


	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	25
2.	Project and presentation / Viva, Problem Solving Exercises	15
	Total	40

11


Reference Books:

- Athma, Prashanta: Cost and Management Accounting. Mumbai. Himalaya Publishing House
- Lal, Jawahar: Cost Accounting;3rd Ed. (3rd Ed) New Delhi. Tata Mcgraw Hill Publishing Company,2007
- M.N Arora, Textbook of Cost and Management Accounting, Vikas Publishing House,10th Edition
- M. Hanif, Modern Cost and Management Accounting, Tata Mcgraw Hill Education Pvt. Ltd.

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

**Second Year B.Com
(Banking and Insurance)**

Semester- IV

**Title: Principles of Management
Vertical 2**

Minor-4 credits

**With effect from
Academic Year 2025-2026**

Title: Principles of Management

Course Code: CHMFMIV3

Sr. No.	Heading	Particulars
1	Description of the course:	This course introduces key managerial concepts, including planning, organizing, leadership, and control, essential for business success. It is highly relevant as management principles apply to all industries. The course is useful for improving decision-making, leadership, and organizational efficiency. It has practical applications in business operations, team management, and strategic planning. Students find it interesting due to its real-world relevance and case studies. It connects well with finance, marketing, HR, and entrepreneurship. With high demand in the industry, it opens career opportunities in management roles, consulting, administration, and leadership positions across sectors.
2	Vertical:	Minor
3	Type:	Theory
4	Credit:	4 credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives	<p>CO(A)1: To develop an understanding of the fundamental concepts, evolution, and various approaches to management, including classical, neo-classical, modern, and Indian management thoughts.</p> <p>CO(A)2: To analyze the significance of planning, decision-making techniques, and strategic management tools such as M.B.O and MIS in enhancing organizational effectiveness.</p> <p>CO(A)3: To examine organizational structures, departmentation, delegation of authority, and the principles of centralization and decentralization for efficient management.</p> <p>CO(A)4: To understand the key elements of motivation, communication, leadership, and control mechanisms, including PERT, CPM, and budgetary control, in ensuring effective decision-making and organizational efficiency.</p>

8	<p>Course Outcomes: On completion of the program:</p> <p>CO1: Students will be able to learn the fundamental concepts, evolution, and various approaches to management and apply managerial skills in organizational decision- making.</p> <p>CO2: Students will analyze the significance of planning, decision-making techniques, and management tools such as M.B.O and MIS to enhance business strategies and operational efficiency.</p> <p>CO3: Students will demonstrate an understanding of organizational structures, delegation of authority, and principles of centralization and decentralization to optimize business processes.</p> <p>CO4: Students will evaluate motivation, communication, leadership, and control mechanisms, including PERT, CPM, and budgetary control, to improve managerial effectiveness and organizational performance.</p>
9	<p style="text-align: center;">Syllabus</p> <p>Unit 1: Introduction To Management</p> <ul style="list-style-type: none"> ● Management: Concept, Nature, Functions, Managerial Skills, and Competencies. ● Evolution of Management Thoughts: Classical Approach – Scientific Management (F.W. Taylor’s Contribution), Classical Organization Theory (Henri Fayol’s Principles), Neo- Classical Approach – Human Relations Approach (Elton Mayo’s Hawthorne Experiments). <p>Unit 2: Planning and Decision Making</p> <ul style="list-style-type: none"> ● Planning: Steps, Importance, Components, and Coordination – Importance. ● M.B.O: Process, Advantages; Management By Exception: Advantages; Management ● Information System: Concept, Components. ● Decision Making: Techniques, Essentials of a Sound Decision-Making Process, Impact of Technology on Decision Making. ● AI in planning and Decision making <p>Unit 3: Organizing</p> <ul style="list-style-type: none"> ● Organizing: Steps, Organization Structures – Features of Line & Staff Organization, Matrix Organization, Virtual Organization, and Formal vs. Informal Organization. ● Departmentation: Meaning, Bases; Span of Management: Factors Influencing Span of Management, Tall and Flat Organization. ● Delegation of Authority: Process, Barriers to Delegation, Principles of Effective Delegation. Decentralization: Factors Influencing Decentralization, Centralization vs. Decentralization.

- Benefits of AI in Organizing

Unit 4: Directing And controlling

- Motivation: Concept, Importance, Influencing Factors.
- Communication: Importance, Barriers to Effective Communication.
- Leadership: Concept, Functions, Styles, Qualities of a Good Leader.
- Controlling: Concept, Steps, and Essentials of a Good Control System, Techniques of Controlling – PERT, CPM, Budgetary Control, and Management Audit.
- AI in Directing and controlling.

10

Scheme of Examination and Assessment Pattern

Paper – 100 Marks

External Examination: Semester End External - 60 marks Time: 2 hours

Format of Question Paper

Any 4 out of 6

Question No	Nature of Questions	Marks
Q1	Practical/ Theory	15
Q2	Practical/ Theory	15
Q3	Practical/ Theory	15
Q4	Practical/ Theory	15
Q5	Practical/ Theory	15
Q6	Practical/ Theory	15
	Total	60

Internal Examination: Continuous Evaluation – 40 Marks




	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	25
2.	Project and presentation / Viva, Problem Solving Exercises	15
	Total	40

11

References:

- Principles of Management – Harold Koontz & Heinz Weihrich
- Principles of Management – P.C. Tripathi & P.N. Reddy
- Management – Stephen P. Robbins & Mary Coulter
- Principles and Practice of Management – L.M. Prasad

Department of B.Com (Financial Markets):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	Principal Smt. Chandibai Himathmal Mansukhani College	
2.	Mrs. Vidhi Hassani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	
3.	Ms. Naina Bulani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak



Name & Signature of the Dean: Dr. Gopichand Shamnani





HSNC Board's

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

(Affiliated to the University of Mumbai)

University College Code: 217 | JD Office: T14



Faculty of Interdisciplinary

List of Skill Based Open Electives for Second Year: Semester – IV

Sr. No.	Semester IV Subject
1	Digital Interface, Web Design And Publishing
2	3D Modeling And Character Animation Fundamentals
3	Advance Tools Of AI For Economics And Education - II
4	English For Leadership and Strategic Communication
5	Urbanization And Real Estate: Applied Urban Planning, Design And Sustainable Cities
6	Travel Agency And Tour Operators Business
7	Managing Family Wealth Through Family Office-IV
8	Advanced Web Designing & Portfolio Development
9	Basics Of Nutrition - 4
10	Reel Strategy And Influencer Management
11	Preforming Art- Dance-4
12	Data Analysis Project Based Approach
13	Strategic Political Communication, Digital Governance And AI-Driven Public Engagement Skills
14	Psychology Of Personal Relationship-II
15	Digital Society And Social Change
16	Mushroom Cultivation Training And Trading Level 4
17	Pranayama And Yogic Breathing Practices
18	Perfumery Course Level 4
19	Career Launchpad: Communication And Employability Skills
20	Beautician: Strategic Business Planning -IV
21	Current Trends In Fashion Designing: Financial Perspective Level 4
22	Basics Of Accounting-IV
23	Digital Marketing -IV
24	Online Trading For Investment Management



Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

Second Year B.Com
(Banking and Insurance)

Semester- IV

Title: Digital Transformation and Innovation
in Banking and Insurance

Vertical: 4
SEC 2 Credits

With effect from
Academic year 2025-2026

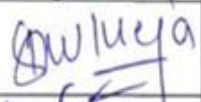


Title: Digital Transformation and Innovation in Banking and Insurance

Course Code: CHMBBIIV4


Sr. No.	Heading	Particulars
1	Description the course:	The role of Information Technology (IT) in banking and insurance has revolutionized financial services by enhancing efficiency, security, and customer experience. This course explores key IT applications, including digital banking, fintech innovations, cyber security, and data analytics. Students will gain insights into how technology drives automation, risk management, and customer service in the banking and insurance sectors.
2	Vertical:	SEC
3	Type:	Theory and practicum lectures/discussion/case study
4	Credit:	2 credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<p>CO(A)1:To Understand the role of IT in modern banking and insurance operations.</p> <p>CO(A)2:To Analyze digital payment systems, online banking, and fin tech solutions.</p> <p>CO(A)3: To Explore the impact of AI, block chain, and big data in financial services.</p> <p>CO(A)4: To Identify cyber security risks and compliance requirements in digital banking and insurance.</p> <p>CO(A)5:To Apply IT tools for risk assessment, fraud detection, and customer relationship management (CRM).</p>
8	Course Outcomes:	<p>On completion of the program:</p> <p>CO1: Utilize IT tools to enhance banking and insurance services.</p> <p>CO2. Analyze the impact of fin tech and digital transformation in financial sectors.</p> <p>CO3. Apply data analytics and AI for risk management and fraud detection.</p> <p>CO4. Ensure cyber security and regulatory compliance in digital financial transactions.</p>

9	<p>1: Digital Banking and Fintech Innovations</p> <p>Unit 1: IT Applications in Banking: Digital banking, Core banking solutions (CBS)</p> <p>Unit 2: Fin tech and Emerging Technologies in Banking, Role of artificial intelligence (AI) and machine learning (ML), Block chain and crypto currencies in banking Case study on digital transformation in public sector banks</p> <p>2: IT in Insurance and Cyber security in Financial Services</p> <p>Unit 1: IT Applications in Insurance: Automation in policy management, Data analytics and risk assessment in underwriting, Digital claims processing and fraud detection. Case study on use of IT in digital transformations in banks.</p> <p>Unit 2: Cyber security and Regulatory Compliance: Cyber security risks in banking and insurance, Data privacy regulations (GDPR, IT Act, IRDAI guidelines), Role of IT in fraud prevention and regulatory reporting.</p>																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1 hour</p> <p style="text-align: center;">Format of Question Paper</p> <p>Any 2 out of 3</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Question No.</th> <th style="width: 60%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td>Q1</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q2</td> <td>Theory</td> <td>15</td> </tr> <tr> <td>Q3</td> <td>Short notes</td> <td>15</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td>30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sr. No.</th> <th style="width: 60%;">Assessment / Evaluation</th> <th style="width: 30%;">Marks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td>20</td> </tr> </tbody> </table>	Question No.	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Short notes	15		Total	30	Sr. No.	Assessment / Evaluation	Marks	1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2	Project and presentation / Viva	10		Total	20
Question No.	Nature of Questions	Marks																										
Q1	Theory	15																										
Q2	Theory	15																										
Q3	Short notes	15																										
	Total	30																										
Sr. No.	Assessment / Evaluation	Marks																										
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10																										
2	Project and presentation / Viva	10																										
	Total	20																										
11	<p>References:</p> <ul style="list-style-type: none"> • Digital transformation in financial services, Claudio • Digital insurance, Bernaerdo • Digital journey of banking and insurance, stegmann 																											

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

Second Year B. Com.

**Semester- IV
Vertical - 5**

**Ability Enhancement Course (English)
2 Credits**

**(To be offered to Students who
opted Sindhi AEC in Sem I & II)**

**with effect from
Academic Year 2025-2026**

Title: Advanced Business Communication Skills
Course Code:CHMBCOMAECIV

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>The modern business world demands communication that is strategic, data-driven, digitally fluent, and culturally intelligent. With virtual offices, global teams, and technology-integrated operations, communication skills have evolved beyond traditional correspondence.</p> <p><i>Advanced Business Communication Skills</i> builds on foundational knowledge and introduces students to executive-level communication abilities. The course focuses on strategic communication, digital workplace tools, persuasive writing, professional etiquette, intercultural communication, and analytical documentation, preparing learners for real-world corporate responsibilities.</p>
2	Vertical 5	AEC: Advanced Business Communication Skills
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To provide advanced understanding of business communication models and strategies.</p> <p>CO(A)2: To develop digital and intercultural communication skills essential for global workplaces.</p> <p>CO(A)3: To equip students with professional writing skills for reports, proposals, emails, and letters.</p> <p>CO(A)4: To enhance presentation, negotiation, and analytical communication abilities.</p> <p>CO(A)5: To build professionalism, etiquette, and ethical communication judgment.</p>

8	<p>Course Outcomes: After completing this course, learners will be able to:</p> <p>CO-1: Implement advanced communication strategies in professional business contexts.</p> <p>CO-2: Communicate effectively using digital tools and virtual platforms.</p> <p>CO-3: Draft structured, persuasive, and professional business documents.</p> <p>CO-4: Demonstrate professional etiquette in meetings, group work, interviews, and corporate communication.</p> <p>CO-5: Analyze and solve workplace communication problems through case-based approaches.</p>
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9	<p>Syllabus</p>
	<p>UNIT I: Advanced Concepts in Business & Digital Communication (15 Hours)</p> <p>1. Strategic Business Communication</p> <ul style="list-style-type: none"> • Advanced models of corporate communication • Managerial communication and decision-making • Communication ethics and governance • Communication in crisis and conflict situations <p>2. Workplace Communication Dynamics</p> <ul style="list-style-type: none"> • Multigenerational workforce communication • Communication across hierarchies and cross-functional teams • Basics of negotiation and conflict resolution • Professional listening and feedback skills <p>3. Digital Communication & Virtual Workplace</p> <ul style="list-style-type: none"> • Email etiquette in global communication • Virtual meeting etiquette: scheduling, agendas, minutes • Writing for digital media: micro-content, announcements, social media tone <p>4. Intercultural & Global Communication</p> <ul style="list-style-type: none"> • Cultural sensitivity in global communication • Communicating with international clients • Cross-border etiquette: greetings, tone, time zones

UNIT II: Professional Business Correspondence & Practical Documentation (15 Hours)

• **Business Reports & Practical Documentation**

- 1 Project summary report
- 2 Market survey/product analysis report
- 3 Service recovery / apology letter as a customer care executive
- 4 Negotiation letter (discount / delivery terms)

• **Proposals, Social Media Writing & Corporate Profiles**

1. Proposal for a new campus event
2. Proposal for a small business idea
3. Writing Instagram captions for a brand
4. Preparing a short promotional message for a product

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

All questions are compulsory:

Question No	Nature of Questions	Marks
Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Attempt Essay Type question. (1 out of 2) - Unit 1	15
Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Attempt Essay Type question. (1 out of 2) - Unit 2	15
Total		30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Written Assignment: The students are required to attempt any one of the following using AI applications: (Eg: Gamma AI, Beautiful.ai, etc) <ul style="list-style-type: none"> • Preparing a short promotional message for a product • Market Survey Report / A Business Proposal 	20
Total		20


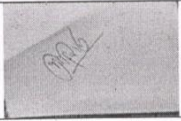

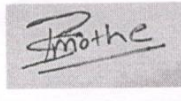
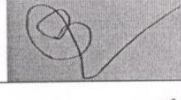
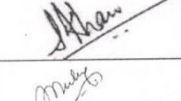
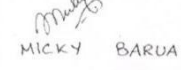

11

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- 2 Bovee, Courtland L., and John V. Thill. *Business Communication Today*. 14th ed., Pearson, 2021.

- 3 Chaturvedi, P. D., and Mukesh Chaturvedi. *Business Communication: Concepts, Cases and Applications*. 3rd ed., Pearson Education, 2011.
- 4 Gerson, Steven M., and Sharon J. Gerson. *Technical Communication: Process and Product*. 9th ed., Pearson, 2021.
- 5 Guffey, Mary Ellen, and Dana Loewy. *Essentials of Business Communication*. 11th ed., Cengage Learning, 2021.
- 6 Kaul, Asha. *Business Communication*. 2nd ed., PHI Learning, 2009.
- 7 Krizan, A. C., et al. *Business Communication*. 8th ed., Cengage Learning, 2010.
- 8 Lesikar, Raymond V., et al. *Business Communication: Making Connections in a Digital World*. 12th ed., McGraw-Hill Education, 2015.
- 9 Locker, Kitty O., and Donna Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
- 10 Mehra, Payal. *Business Communication for Managers*. Pearson Education, 2012.
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- 13 Murphy, Herta A., Herbert W. Hildebrandt, and Jane P. Thomas. *Effective Business Communication*. 7th ed., McGraw-Hill, 1997.
- 14 Ober, Scot. *Contemporary Business Communication*. 9th ed., Cengage Learning, 2014.
- 15 Rai, Urmila. *Business Communication*. Himalaya Publishing House, 2010.
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- 18 Sharma, R. C., and Krishna Mohan. *Business Correspondence and Report Writing*. 4th ed., Tata McGraw-Hill, 2007.
- 19 Sinha, K. K. *Business Communication*. Galgotia Publishing, 2003.
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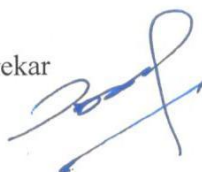
Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalankar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute



Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar



**Smt. Chandibai Himathmal Mansukhani
College**

(Autonomous)

Second Year B.A

(Hindi)

Semester – IV

Title : हिंदी भाषा : व्यावहारिक प्रयोग

Vertical - 5

AEC – 2 Credits

with effect from

Academic Year 2025-2026

Title : हिंदी भाषा : व्यावहारिक प्रयोग**Course Code : CHMAECHINIV**

Sr.No.	Heading	Particulars
1.	Description of the Course :	<p>भाषा का जीवन में सदैव महत्व रहा है, जीवन और भाषा का चोली – दामन का संबंध है, जब हमारी भाषा मधुर और सार्थक होती है तो श्रेता पर विशिष्ट प्रभाव पड़ता है, भाषा का यदि सही और सार्थक रूप से प्रयोग किया जाए तो मुनष्य जीवन में कहीं भी असफल नहीं हो सकता है, इसी भाषा के माध्यम से हम सभी को अपनी ओर आकर्षित भी करते हैं, वर्तमान युग में रोजगार में बहुत से क्षेत्र भाषा से जुड़े हुए हैं, जिसके माध्यम से विद्यार्थी इनका लाभ ग्रहण कर सकते हैं, भाषाई क्षमता हमारे विचारों की संवाहक होती है, आज डिजिटल युग में अभिव्यक्ति के कई माध्यमों का प्रसार हुआ है, इन माध्यमों में भाषा ही सशक्त तत्व है जो आपकी अभिव्यक्ति को पूरे जगत को अवगत कराती है, भाषा का महत्व हर समय, हर माध्यम में रहा है, परंतु भाषा का सार्थक रूप का प्रयोग आज बहुत आवश्यक है। आज हिंदी अंतरराष्ट्रीय स्तर पर प्रयोग में लाई जा रही है, तकनीक, सूचना प्रौद्योगिकी सोशल मीडिया, राजनीति की भाषा हिंदी बन चुकी है, जीवन में कई क्षेत्रों में व्यावहारिक स्तर पर हमें अपनी भाषा के लिखित स्वरूप के कार्यों को करना होता है और ऐसे में कार्य-दक्षता महत्व रखती है, हिंदी भाषा में व्यावहारिक प्रयोग को केंद्र में रखकर और इन्हीं पहलुओं को ध्यान में रखते हुए इस पाठ्यक्रम का गठन किया गया है, हम हिंदी भाषा को सही और शुद्ध रूप में प्रयोग कर अभिव्यक्ति को सफल बनाए और बिना व्याकरण के यह संभव नहीं है, इस दृष्टि से पाठ्यक्रम सर्वाधिक लाभकारी सिद्ध होगा</p>
2.	Vertical : 5	AEC
3.	Type : Teaching Methods :	Theory + Practium Lecture / Discussion / Presentation / Self Study, etc.

4.	Credit :	2 Credits (1 Credit = 15 Hours for Theory)
5.	Hours Allotted :	30 Hours
6.	Marks Allotted :	50 Marks
7.	Course Objectives :	<ol style="list-style-type: none"> 1. विद्यार्थियों को राजभाषा हिंदी का विधिवत ज्ञान प्रदान करना । 2. विद्यार्थियों को राजभाषा हिंदी के संवैधानिक महत्त्व से परिचित करवाना । 3. विद्यार्थियों को संज्ञा आदि का ज्ञान प्रदान करना । 4. विद्यार्थियों को कारकों, वाक्य रचना एवं भाषिक चिन्हों आदि का ज्ञान प्रदान करना ।
	Learning Outcomes :	<p>LO1 : विद्यार्थियों को राजभाषा हिंदी का ज्ञान प्राप्त होगा, एवं दक्षता प्राप्त होगी ।</p> <p>LO2 : विद्यार्थियों को राजभाषा हिंदी के संवैधानिक महत्त्व की जानकारी प्राप्त होगी ।</p> <p>LO3 : विद्यार्थियों को हिंदी – संज्ञा आदि का ज्ञान प्राप्त होने के साथ भाषा के शुद्ध, व्यावहारिक रूप का ज्ञान होगा ।</p> <p>LO4 : विद्यार्थियों को कारकों, वाक्य रचना एवं भाषिक चिन्हों आदि का ज्ञान प्राप्त होगा ।</p>
9.	Syllabus	
	UNIT I :	
	1. हिंदी भाषा – सामान्य परिचय	
	2. राजभाषा हिंदी – संवैधानिक महत्त्व	
	3. वर्णमाला – स्वर एवं व्यंजन	
	4. शब्द भेद – सामान्य परिचय (संज्ञा आदि)	
	UNIT II :	
	1. वाक्य – सामान्य परिचय	
	2. वर्तनी – शुद्धता का प्रयोग एवं सावधानियाँ	
	3. कारक एवं विराम चिन्ह	
	4. निबंध लेखन – (सामाजिक निबंध, आत्मकथात्मक निबंध, समसामायिक निबंध)	

10.

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination : Semester End External – 30 Marks Time : 1:00 Hours

Format of Question Paper

All Questions are Compulsory

मूल्यांकन प्रारूप	इकाई	अंक
बाह्य मूल्यांकन		
प्रश्न 1 : चार प्रश्नों में से किन्हीं दो प्रश्नों के उत्तर लिखिए ।	इकाई 1	15
प्रश्न 2 : चार प्रश्नों में से किन्हीं दो प्रश्नों के उत्तर लिखिए ।	इकाई 2	15
	कुल अंक	30

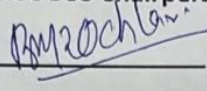
मूल्यांकन प्रारूप	अंक
आंतरिक मूल्यांकन	
<ul style="list-style-type: none"> ● AI की सहायता से हिंदी भाषा, राजभाषा हिंदी एवं उसके संवैधानिक महत्त्व पर शोध, सारांश एवं डिजिटल प्रस्तुति (Presentation) तैयार करना। ● AI Grammar एवं Writing Tools का उपयोग करके वर्णमाला, शब्द-भेद, वाक्य-रचना, कारक, विराम-चिह्न तथा वर्तनी शुद्धता का अभ्यास करना एवं त्रुटियों का विश्लेषण करना। ● AI की सहायता से हिंदी व्याकरण पर आधारित प्रश्नसंच (Question Bank), Quiz तथा Interactive अभ्यास-पत्र तैयार करना। ● AI Writing Tools का उपयोग करके सामाजिक, आत्मकथात्मक एवं समसामयिक विषयों पर निबंध लेखन करना तथा AI द्वारा तैयार निबंध और विद्यार्थी द्वारा लिखे गए निबंध का तुलनात्मक विश्लेषण करना। ● AI की सहायता से कठिन शब्दों के अर्थ, पर्यायवाची, विलोम, शब्दावली तथा सरल भाषा में व्याख्या तैयार करना। ● AI Voice Tools का उपयोग करके शुद्ध उच्चारण, वाचन एवं मौखिक अभिव्यक्ति का अभ्यास करना तथा उच्चारण संबंधी Feedback प्राप्त करना। 	20
कुल अंक	20

11.	<p>संदर्भ ग्रंथ सूची –</p> <ol style="list-style-type: none">1. बाबूराम सक्सेना – सामान्य भाषा विज्ञान, हिंदी साहित्य सम्मेलन, प्रयाग ।2. कामताप्रसाद गुरू – हिंदी व्याकरण, लोकभारती प्रकाशन, इलाहाबाद ।3. आचार्य देवेन्द्र नाथ शर्मा – भाषा विज्ञान की भूमिका, राधाकृष्ण प्रकाशन, दिल्ली ।4. भाषा विज्ञान एवं भाषा शास्त्र – कपिलदेव द्विवेदी, विश्वविद्यालय प्रकाशन, वाराणसी ।5. भोलानाथ तिवारी, भाषा विज्ञान, किताब महल, इलाहाबाद ।
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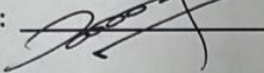
BoS in Hindi :

Sr No	Name of the Faculty	Designation and College
1.	Dr. Bhavna M. Rochlani	I/C HOD Asst. Professor CHM College Ulhasnagar
2.	Dr. Ajeet Kumar Rai	Associate Professor KC College Mumbai
3.	Dr. Santosh Motwani	Associate Professor RKT College Ulhasnagar

Name & Signature of the Ad-hoc BoS Chairperson -

Dr. Bhavna M. Rochlani : 

Name & Signature of the Dean -

Dr. Nitin Arekar : 



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Second Year BA/BCom/BSc/SFC
(Marathi)**

Semester - IV

Title: लेखन कौशल्ये - २ (महाजालावरील लेखन)

**Vertical - 5
AEC Subject - 2 Credits**

**With effect from
Academic Year 2025-2026**

Title: लेखन कौशल्ये - २ (महाजालावरील लेखन)
Course Code: CHMAECMARIV

Sr. No.	Heading	Particulars
1	Description the Course:	<p>राष्ट्रीय शैक्षणिक धोरण - २०२० विद्यार्थ्यांच्या सर्वांगीण विकासावर (Wholistic Development) भर देते. या धोरणात सर्वांगीण विकासाचा भाग म्हणून क्षमता वर्धन अभ्यासक्रम (Ability Enhancement Course) या स्तंभांतर्गत भाषिक कौशल्य अभ्यासक्रमाचा समावेश करण्यात आला आहे. कला, वाणिज्य व विज्ञान या विद्यार्थ्यांमध्ये अभ्यासक्रमाच्या विद्यार्थ्यांना तिसऱ्या सामान्य 'आधुनिक भारतीय भाषांचे अध्ययन अनिवार्य करण्यात आले आहे. सदर क्षमता वर्धन अभ्यासक्रमाचा स्वरूप मातृभाषेची असावे, असेही राष्ट्रीय शैक्षणिक धोरणात नमूद करण्यात आले आहे. विद्यार्थ्यांनी विविध प्रकारच्या भाषिक कौशल्यांचा तपशीलवार परिचय करून घेणे, तसेच ती कौशल्ये आत्मसात करण्याची संधी विद्यार्थ्यांना उपलब्ध करून देणे, हा या अभ्यासक्रमाचा महत्त्वाचा उद्देश आहे. ही उद्दिष्टे लक्षात घेऊन 'लेखन कौशल्ये - २ (महाजालावरील लेखन)' (श्रेयांक २) या अभ्यासपत्रिकेची आखणी करण्यात आली आहे.</p> <p>आंतरजालामुळे २१विसाव्या शतकातील अंतराचा प्रभावी साधन आहे. जगभरातील संगणक एकमेकांशी जोडले जाऊन त्यांचे जाळे तयार झाले आहे. विविध सामाजिक माध्यमस्थळांवर स्वतःचे खाते (अकाउंट) तयार करून आणि त्यावर मराठी भाषा व देवनागरी लिपीत लिहिणे, ही समकालीन संपर्क व्यवहारातील आवश्यक बाब झाली आहे. यास अनुसरून आपल्या अभिव्यक्तीला व्यासपीठ मिळवून देणारी अनुदिनी (ब्लॉग) तयार करणे, विकिपीडियावर माहितीलेखन, सामाजिक माध्यमांवरील माहितीपूर्ण व विश्लेषणात्मक नोंदी लिहिणे, सामाजिक माध्यमस्थळांवरील आपल्या खात्यावर सातत्याने अभ्यासपूर्ण लेखन करणे, स्वखर्चाने निर्मित समाजमाध्यम / आभासी समूह (कम्युनिटी ग्रुप) तयार करणे, या बाबींसाठी आवश्यक सामाजिक माध्यमस्थळ साक्षरता आणि मराठी भाषा व देवनागरी लिपीत लिहिण्याची क्षमता 'लेखन कौशल्ये - २ (महाजालावरील लेखन)' (श्रेयांक २) या अभ्यासपत्रिकेच्या अध्ययनातून विद्यार्थ्यांमध्ये निर्माण होईल.</p>
2	Vertical 5	AEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits

5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A)1: महाजालावरील लेखन कौशल्याचे स्वरूप समजावून सांगणे. CO(A)2: महाजालावर प्रभावी लेखन करण्यासाठी आवश्यक असणाऱ्या तंत्रांचा परिचय करून देणे. CO(A)3: नेहमीच्या पद्धतीतील लेखन व महाजालावरील लेखन यांमधील साम्य-भेद स्पष्ट करणे. CO(A)4: विविध सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित करणे.	
8	Course Outcomes: प्रस्तुत अभ्यासक्रम शिकल्यानंतर: CO1: विद्यार्थ्यांना महाजालावरील लेखन कौशल्याचे स्वरूप समजेल. CO2: विद्यार्थ्यांना महाजालावर प्रभावी लेखन करण्यासाठी आवश्यक तंत्रांचा परिचय होईल. CO3: विद्यार्थ्यांना नेहमीच्या पद्धतीतील लेखन व महाजालावरील लेखन यांमधील साम्य-भेद स्पष्ट होईल. CO4: विद्यार्थ्यांमध्ये विविध सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील.	
9	Syllabus	
	UNIT I: सामाजिक माध्यमस्थळांवर मराठी भाषा व देवनागरी लिपीचा वापर करून लेखन (भाग - १) <ol style="list-style-type: none"> 1. माध्यम साक्षरता 2. अनुदिनी (ब्लॉग) लेखन 3. विकिपीडियावरील लेखन <p>(६० मिनिटांच्या १५ तासिका, श्रेयांक १)</p> <p>(सूचना : विद्यार्थ्यांमध्ये उपरोक्त सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील या दृष्टीने शिक्षकांनी सराव करून घ्यावा.)</p> UNIT II: सामाजिक माध्यमस्थळांवर मराठी भाषा व देवनागरी लिपीचा वापर करून लेखन (भाग - २) <ol style="list-style-type: none"> 1. फेसबुक, इन्स्टाग्राम, एक्स यांवरील लेखन 2. समाज गट (कम्युनिटी ग्रुप), आभासी कॅफे यांवरील लेखन <p>(६० मिनिटांच्या १५ तासिका, श्रेयांक - १)</p>	

(सूचना : विद्यार्थ्यांमध्ये उपरोक्त सामाजिक माध्यमस्थळांवर लेखन करण्यासाठी आवश्यक कौशल्ये व क्षमता विकसित होतील या दृष्टीने शिक्षकांनी सराव करून घ्यावा.)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt all questions.

Question No	Nature of Questions	Marks
Q1	Essay type question on Unit 1	10
Q2	Essay type question on Unit 2	10
Q3	MCQs 15 out of 20, 10 MCQs on each module	10
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	<ul style="list-style-type: none"> विकिपीडियासाठी माहिती संकलन, संदर्भ व्यवस्थापन, तथ्य पडताळणी (Fact Checking Tool) तयार करणे आणि लेख तयार करणे. AI साधने वापरून Facebook, Instagram आणि X (Twitter) साठी मराठीतील पोस्टर, Caption, Hashtags आणि Content Calendar तयार करणे. AI Copywriting Tools चा वापर करून सामाजिक माध्यमांसाठी आकर्षक व लक्षित (Targeted) मजकूर तयार करणे. AI साधनांच्या सहाय्याने Social Media Content चे भाषा विश्लेषण, शुद्धलेखन तपासणी आणि देवनागरी लिपीतील लेखन सुधारणे. AI साधनांच्या सहाय्याने Community Groups आणि Virtual Discussion Platforms साठी माहितीपूर्ण पोस्टर, जनजागृती मोहीम आणि संवादात्मक मजकूर तयार करणे. AI Image Generation आणि Video Tools च्या सहाय्याने सामाजिक माध्यमांसाठी Creative Campaign तयार करणे. Blog, Wikipedia आणि Social Media Content यांची AI-assisted comparative analysis करून प्रभावी डिजिटल लेखनाचा अभ्यास करणे. 	20

		AI साधने: ChatGPT, Google Gemini, Claude, Perplexity AI, NotebookLM, Canva, CapCut, InVideo, Grammarly, QuillBot, Whisper, ElevenLabs.	
	TOTAL		20
11	REFERENCES: <ol style="list-style-type: none"> 1. शमराठी व्याकरण आणि लेखन, विनायक गंधे व मीरा जोशी, निराली प्रकाशन, पुणे, २०२२. 2. उपयोजित मराठी, (संपा.) केतकी मोडक व अन्य, पद्मगंधा प्रकाशन, पुणे, २०२२. 3. मराठी भाषिक कौशल्य विकास, (संपा.) पृथ्वीराज तोरे, अथर्व पब्लिकेशन्स, धुळे, २०१८. 4. व्यावहारिक मराठी, ल. रा. नसराबादकर, भाषा विकास संशोधन संस्था, कोल्हापूर, २०२३. 5. Aayushi International Interdisciplinary Research Journal (ISSN 2349-638X), Peer Reviewed Journal, www.aiirjournal.com. 		

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

Second Year

Semester- IV

Title: Field project

**Vertical - 6
Field Project 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Field Project

Sr. No.	Heading	Particulars
1	Description the Course:	The Field Project course, introduced under CHM Autonomy in alignment with the NEP 2020, aims to bridge theoretical knowledge with practical experience. It provides students with hands-on exposure to real-world socio-economic contexts through field visits, observation, and analysis in both urban and rural settings. By engaging directly with development-related issues, students enhance their research, problem-solving, and analytical skills while fostering social responsibility and environmental awareness. The course ultimately prepares learners for employability and active participation in nation-building.
2	Vertical 6	Field Project
3	Type & Teaching Methods	Field work
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	
		1. To connect theoretical learning with real-world socio-economic contexts through practical field experiences. 2. To develop analytical, problem-solving, and teamwork skills in addressing contemporary social issues. 3. To cultivate an appreciation for research and its role in promoting societal and national development.
8	Learning Outcomes:	
	students will be able to:	
		LO1: Apply classroom knowledge to analyze real-life socio-economic challenges effectively. LO2: Demonstrate critical thinking, teamwork, and decision-making skills through field-based activities. LO3: Reflect on the relevance of research and experiential learning in contributing to social and national progress.

Guidelines for Field Project

Following are the general guidelines for the conduct of Field Project (Semester III & IV)

Head of the Department (HOD)/ Field Project Co-ordinator

1. To ensure that FP program aligns with departmental and academic objectives as per NEP Structure within syllabus framework.
2. Appointment of field project incharges from the faculty of the department for group of Students.
3. To conduct orientation of FP Supervisor and decide the time line of the project.
4. To support the student for Filed Project.

FP Supervisor:

1. To give Guidelines for the field project.
2. To monitor student progress and provide guidance.

Project (Dissertation) Report:

Students are required to submit a report of the field project at the end of the semester in following suggested format.

The project should be typed on A4 sheets
 Font Size 12, Times New Roman, 1.5 line Spacing
 The project report shall have student details with signature of Field Project Incharge and photographs if any and it should be of minimum of 10 pages.

10

Scheme of Examination and Assessment Pattern

External Examination: Semester End External - 30 marks
Format of Question Paper

Nature of Evaluation	Marks
Field Project Report	30
Total 30	

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Involvement in Survey of Field Project /	05
2.	Field visit participation & completion	10
3.	Overall Impression	05
Total 20		

<p>11</p>	<p style="text-align: center;">Appendix I</p> <p style="text-align: center;">Attendance of the Student: Active Participation</p> <p>I, the undersigned Ms / Mr. _____ Roll No. ___ studying in the _____ Year of _____ Full-time Course is doing my project work under the guidance of Dr./Ms./Mr. _____, I wish to state that I have met my Internal guide on the following dates mentioned below for Project Guidance: -</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr.No.</th> <th style="text-align: center;">Date</th> <th style="text-align: center;">Signature of the Internal Guide</th> </tr> </thead> <tbody> <tr> <td style="height: 100px;"> </td> <td> </td> <td> </td> </tr> </tbody> </table> <p style="text-align: center;">_____</p> <p style="text-align: center;">Signature of the Candidate Supervisor</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Signature of Field Project Supervisor</p>	Sr.No.	Date	Signature of the Internal Guide			
Sr.No.	Date	Signature of the Internal Guide					
	<p style="text-align: center;">Appendix II</p> <p style="text-align: center;">Name of the Department/College/Institute</p> <p style="text-align: center;">Certificate</p> <p>I hereby certify that Mr./Ms. _____ Student of _____ studying in _____, has completed a project titled _____ in the area of _____ specialization for the academic year 2025-2026 to the best of my knowledge the work of the student is original and the information included in the project is correct.</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Field Project Supervisor</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">Head of the Department/Principal</p>						

[Handwritten Signature]
Board of Examination

[Handwritten Signature]
**Principal & Chief Controller
Board of Examination**

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- IV

Title: Cocurricular Course I

**Vertical - 6
Cocurricular Course - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Cocurricular Course - I

Course Code: CHMCCI6

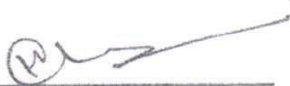
Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	Cocurricular Course (Mandatory)
3	Type Teaching Methods	Non Theory Participation, Report Writing, Presentation etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To inculcate a spirit of active participation in cultural, social, environmental, and creative activities. 2. To enhance personal and interpersonal skills through real-life experiences and teamwork. 3. To foster a sense of responsibility, leadership, and community engagement among students. 4. To develop self-confidence and emotional well-being through creative expression and collaboration. 5. To integrate classroom learning with experiential learning for holistic growth.
8	Learning Outcomes:	<p>By the end of the course, students will be able to:</p> <p>LO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>LO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>LO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>LO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>LO5: Maintain a portfolio or activity log to track participation and personal development.</p>

9	Syllabus																											
	Unit I - Suggested Areas of Participation in the activities: <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day etc. Unit II - Program Specific Topics <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience Mode of Evaluation: <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2-3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning. 																											
10	Scheme of Examination and Assessment Pattern Based on 3 approved Activities Semester End External - 30 marks <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Activity No</th> <th style="width: 60%;">Nature of Activities</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Title of Approved Activity - 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Title of Approved Activity - 2</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Title of Approved Activity - 3</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> Internal Examination: Continuous Evaluation – 20 marks <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 85%;">Assessment / Evaluation</th> <th style="width: 10%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Reflective journal</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Presentation/ poster presentation/viva</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	1.	Title of Approved Activity - 1	10	2.	Title of Approved Activity - 2	10	3.	Title of Approved Activity - 3	10	Total		30		Assessment / Evaluation	Marks	1.	Reflective journal	10	2.	Presentation/ poster presentation/viva	10	Total		20
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Total		20																										

Suggested Readings:

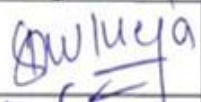


- How to Win Friends and Influence People
- The 7 Habits of Highly Effective People
- Thinking, Fast and Slow
- Leaders Eat Last
- Talk Like Ted

Name & Signature of the Principal & Chairperson, Academic Council:



Dr. Manju Lalwani Pathak



Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms. Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shannani 



HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)

Affiliated to the University of Mumbai

Bachelor of Commerce
(Banking and Insurance)
(Self-Financing Course)

Semester – V

Choice Based and Credit Based syllabus
with effect from the Academic Year
2026-2027

Sem. V Credit Structure

Bachelor of Banking & Insurance (BBI) Programme

R: CU-520 E									
Vertical		1		2	3	4	5	6	
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.
		Mandatory	Electives						
5.5	V	10 Introduction to Indirect Taxation & GST Framework (4) International Banking & Finance (4) Indian Knowledge Systems in Banking and Insurance (2)	4 Project Management in Banks (4)	4 Fundamentals of marketing management (4)		VSC: 2 Anti-Money Laundering (AML) (2)		FP/ CEP:2	22

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- V**

**Title: Introduction to Indirect Taxation &
GST Framework**

Vertical -1

Major - 4 credit

**With effect from
Academic Year 2026-2027**

Title: Introduction to Indirect Taxation & GST Framework
Course Code: CHMBBIV1

Sr. No.	Heading	Particulars
1	Description of the Course:	This course provides a comprehensive understanding of the principles, structure, and application of Indirect Taxes in India, with a primary focus on the Goods and Services Tax (GST). It covers conceptual foundations, registration procedures, levy and collection mechanisms, input tax credit, returns, and compliance requirements. Students will also gain exposure to customs laws and practical aspects relevant to the banking and insurance sector.
2	Vertical	1 Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives: CO(A) 1: To understand the fundamental concepts, evolution, and framework of Indirect Taxes in India. CO(A) 2: To explain the structure, features, and operational mechanism of the GST system. CO(A) 3: To interpret and apply GST provisions related to registration, levy, collection, and Input Tax Credit. CO(A) 4: To analyze compliance requirements including invoicing, returns, assessments, and audits.	
8	Course Outcomes: On the Completion of the Program: CO1 : Demonstrate knowledge of key types of indirect taxes and GST architecture. CO2 : Apply GST rules in practical scenarios including supply, valuation, and ITC. CO3 : Prepare and interpret GST invoices, returns, payment processes, and compliance documents. CO4 : Evaluate the implications of customs duties on international trade transactions. CO5 : Identify and resolve basic tax-related issues encountered in banking and insurance operations.	

Syllabus**Unit 1: Basics of Indirect Taxes & Introduction to GST Framework**

- Meaning and Characteristics
- Types of Indirect Taxes (Pre-GST)
- Need for Tax Reforms
- Concept and Scope of GST
- Dual GST Model.
- Benefits and Challenges of GST

Unit 2: Levy and Collection of GST

- Supply as the Taxable Event
- Charge of GST
- Composite and Mixed Supplies
- Reverse Charge Mechanism (RCM)
- Role of Artificial Intelligence in GST Compliance
- AI-Based Automation of GST Return Filing

Unit 3: Input Tax Credit (ITC)

- Eligibility and Conditions
- ITC on Capital Goods & Input Services
- Cross-utilisation of Credits

Unit 4: GST on Banking Operations & Insurance Services

- Taxation of Financial Services
- GST on Service Charges & Fees
- Input Tax Credit for Banks
- Taxation of Life, Health & General Insurance
- Valuation of Insurance Premiums
- Input Tax Credit in Insurance Sector
- Practical Applications & Case
- AI-Powered GST Compliance in the Banking Sector
- Application of AI in Insurance Tax Management

10

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External:60 marks Time:2 hours Format of Question Paper

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Total	60

Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva	10
3	Quizzes, role play, creative writing	10
	Total	40

11

Reference Books:

- Goods and Services Tax (GST) – Taxmann Publications
- Indirect Tax Law – V.S. Datey
- Indirect Taxes – H.C. Mehrotra & Prof. Agarwal
- GST Manual – R.K. Jain
- Customs Law & GST – ICAI Study Material

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- V**

Title: International Banking & Finance

**Vertical -1
Major-4 credits**

**With effect from
Academic Year 2026-2027**

Title: International Banking & Finance

Course Code: CHMBBIV2

Sr. No.	Heading	Particulars
1	Description the course :	This course provides an in-depth understanding of the global banking environment, international financial systems, foreign exchange markets, international trade financing, and cross-border regulatory frameworks. It equips students with knowledge of international banking operations, global financial instruments, and risk management practices essential for functioning in a globalized financial world.
2	Vertical :	1 Major
3	Type :	Theory with Practical Illustrations
4	Credit:	4 credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives:	<p>CO(A) 1: Understand the structure and functioning of the international banking system.</p> <p>CO(A) 2: Analyze foreign exchange markets and currency movements.</p> <p>CO(A) 3: Explain the mechanisms of international trade financing and cross-border payment systems.</p> <p>CO(A) 4: Evaluate the risks and challenges involved in international banking.</p> <p>CO(A) 5: Understand global regulatory frameworks and compliance requirements.</p>
8	Course Outcomes:	<p>On Completion of the Program:</p> <p>CO1: Demonstrate knowledge of global banking practices and international financial institutions.</p> <p>CO2: Apply concepts of foreign exchange and currency management to real-world situations.</p> <p>CO3: Evaluate trade financing instruments used in international commerce.</p> <p>CO4: Assess risks in international banking and suggest suitable mitigation strategies.</p> <p>CO5: Interpret international regulatory norms and compliance standards for banks.</p>

Unit 1: Introduction to International Banking

- Evolution and Growth of International Banking
- Meaning and Scope of International Banking
- Historical Development
- Types of International Banks
- International Banking Services
- International Financial System
- Global Financial Architecture.
- International Financial Institutions (IFIs)
- Global Capital Flows
- Benefits of AI in the International Financial System.

Unit 2: Foreign Exchange & Currency Markets**Foreign Exchange Markets:**

- Nature and Structure of Forex Market
- Exchange Rate Determination
- Forex Trading and Participants.
- SWIFT and International Payment Systems.
- Transforming foreign exchange (Forex) and currency markets with Artificial Intelligence.
- Foreign Exchange Risk Management:
- Types of Forex Risks
- Artificial Intelligence in Foreign Exchange Risk Management
- Hedging Techniques
- Risk Measurement Tools
- Role of Banks in Risk Management

Unit 3: International Trade Financing

- Trade Finance Instruments
- Documentary Credit (LCs)
- Bills of Exchange
- Bank Guarantees
- Factoring & Forfaiting
- Role of AI in International Trade Financing
- Export-Import Procedures and Financing
- Export Finance
- Import Financing
- EXIM Policy
- Role of EXIM Bank & ECGC

Unit 4: International Banking Operations & Regulation

- International Banking Operations
- AI an essential tool for modern banking
- Correspondent Banking
- Cross-Border Banking Services
- Syndicated Lending
- International Investment Banking
- Regulatory Framework and Compliance
- Basel Norms (I, II, III & IV)
- Anti-Money Laundering (AML) & KYC Norms
- International Banking Regulations
- Challenges in International Banking
- Legal and Ethical Compliance in Artificial Intelligence Systems.

10 11

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External:60 marks Time:2 hours Format of Question Paper

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks

Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Total	60

Internal Examination: Continuous Evaluation - 40 marks

Q.1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
Q.2	Project and presentation / Viva	10
Q.3	Quizzes, role play, creative writing	10
	Total	40

11

Reference Books:

1. International Banking – Dr. Francis Cherunilam
2. International Financial Management – P.G. Apte
3. International Finance – Dr. V.A. Avadhani
4. Foreign Exchange & Risk Management – C. Jeevanandam
5. International Economics – Paul Krugman & Maurice Obstfeld

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and
Insurance)**

Semester- V

**Title: Foundations of Indian Knowledge
Systems in Banking and Insurance.**

**With effect from
Academic Year 2026-2027**

Title: Foundations of Indian Knowledge Systems in Banking and Insurance

Subject Code: CHMBBIV3

Sr. No.	Heading	Particulars
1	Description of the Course:	This course builds upon students' foundational understanding of Indian Knowledge Systems (IKS) learned in Semester I. It focuses on the application of traditional Indian financial wisdom to modern banking and insurance. Students will explore indigenous practices such as hundi systems, risk-sharing communities, ethical financial governance, and wealth protection principles embedded in classical texts. The course highlights how these traditional systems influence, parallel, or differ from today's contemporary banking and insurance frameworks.
2	Vertical	Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Research paper etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: Apply advanced concepts of IKS to modern banking and insurance structures.</p> <p>CO(A) 2: Examine ancient Indian financial institutions and compare them with current banking practices.</p> <p>CO(A) 3: Understand ethical and governance principles described in traditional Indian texts and their relevance today.</p> <p>CO(A) 4: Analyze indigenous risk management and insurance-like mechanisms practiced in ancient India.</p>
8	Course Outcomes:	<p>On Completion of the Program:</p> <p>CO1: Demonstrate an in-depth understanding of Indian knowledge traditions related to finance and economic administration</p> <p>CO2: Evaluate traditional banking instruments and compare them with modern financial services.</p> <p>CO3: Apply ethical frameworks from IKS to contemporary banking and financial decision-making.</p> <p>CO4: Identify and explain indigenous insurance concepts and their application in present-day insurance systems.</p>

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9	<p style="text-align: center;">Syllabus</p> <p>UNIT 1: Indian Knowledge Systems in Banking</p> <ul style="list-style-type: none"> ● Indigenous Banking Concepts and Practices (Advanced) ● Evolution of Indigenous Banking ● Hundi System: Types and Operations ● Indigenous Credit and Lending Ethics <p>UNIT 2: Transition to Modern Banking.</p> <ul style="list-style-type: none"> ● Financial Governance, Accountability & Economic Administration in IKS ● Arthashastra’s Financial Administration. ● Ethics of Wealth Management: ● Relevance to Modern Banking Regulation <p>Unit 3: Indian Knowledge Systems in Insurance</p> <ul style="list-style-type: none"> ● Indigenous Insurance, Risk Management & Social Security Systems ● Community-Based Risk Sharing: Village collectives, trade guilds (Shrenis), and community funds used to support members during loss or adversity. ● Maritime and Trade-Related Risk Mitigation: Protection for traders, caravans, and seafaring missions; early forms of insurance against theft, loss, and natural calamities. ● Parallels with Modern Insurance Products: Mapping traditional practices to today’s health, crop, marine, and social insurance schemes. <p>UNIT 4: Wealth Protection, Security Systems & Ethical Insurance Practices</p> <ul style="list-style-type: none"> ● Traditional Wealth Preservation Methods ● Moral and Ethical Dimensions of Insurance. ● Family and Community-Based Social Security
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10	Scheme of Examination and Assessment Pattern Paper-50 Marks External Examination: Semester End External:30marks Time:1 hour Format of Question Paper Student has to attempt any two questions out of three.		
	Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
		TOTAL	30
	Internal Examination: Continuous Evaluation - 20 marks		
	Q.1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
	Q.2	Project and presentation / Viva	10
		TOTAL	20

11	REFERENCES: <ul style="list-style-type: none"> • Kautilya – Arthashastra (translated editions) • Balasubramaniam, K. – Indian Knowledge Systems • S. Subramanian – History of Indigenous Banking in India • S.K. Roy – Indian Insurance Industry: Transition and Prospects • V.Sundaram – Economic Thought in Ancient India.
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**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- V**

**Title: Project Management in Banks
Vertical -1
Major -4 credits**

**With effect from
Academic Year 2026-2027**

Title: Project Management in Banks

Course Code: CHMBBIV4

Sr. No	Heading	Particulars
1	Description the course :	This course provides an in-depth understanding of project management concepts, tools, and techniques specifically applied to the banking and financial services sector. Students will learn how banks plan, implement, monitor, and evaluate various financial, operational, and technological projects. The course emphasizes practical skills, including project planning, risk assessment, resource allocation, and the use of modern project management frameworks to ensure effective execution of banking projects.
2	Vertical :	Major
3	Type :	Theory with Practical Illustrations
4	Credit:	4 Credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives:	<p>CO(A) 1: Understand fundamental concepts and principles of project management in the banking sector.</p> <p>CO(A) 2: Analyze the project life cycle and its applications in banking and financial institutions.</p> <p>CO(A) 3: Evaluate the role of risk management in the successful execution of banking projects.</p> <p>CO(A) 4: Apply project planning, scheduling, and resource management tools to real-life banking scenarios.</p> <p>CO(A) 5: Develop the ability to monitor, control, and assess banking projects for improved decision-making.</p>

8	<p>Course Outcomes: On Completion of the Program: CO1: Demonstrate knowledge of project management processes and methodologies in banks. CO2: Design project plans tailored to various types of banking and financial projects. CO3: Identify, assess, and mitigate risks associated with banking operations and technology projects. CO4: Use project management tools for cost estimation, scheduling, and quality control. CO5: Evaluate project performance and apply corrective measures during project execution in a banking environment.</p>
9	Syllabus
	Unit 1: Fundamentals of Project Management in Banks
	<ul style="list-style-type: none"> ● Introduction to Project Management and Life Cycle in Banking Project ● Meaning and Definition of Projects in Banks ● Characteristics of Banking Projects ● Types of Projects in Banks ● Importance of Project Management in Banks ● Role of AI in Project Management in Banking ● Phases of the Project Life Cycle ● Project Identification in Banks ● Benefits of AI in project selection
	Unit 2: Project Planning and Design in Banks
	<ul style="list-style-type: none"> ● Project Planning Tools, Techniques, Costing and Budgeting ● Work Breakdown Structure ● Gantt Charts and Network Diagrams ● Critical Path Method (CPM) and PERT ● Resource Allocation. ● AI in Project Planning ● Project Planning and Control in Banking, AI-Driven Project Planning and Design in Modern Banking ● Cost Estimation Methods ● Cost-Benefit Analysis ● Application of AI In Project Cost Planning and Budgeting ● Data-Driven Costing and Budgeting Through Artificial Intelligence

Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva	10
3	Quizzes, role play, creative writing	10
	Total	40

11**Reference Books:**

- Project Management – Harold Kerzner
- Project Management: A Systems Approach – David Cleland
- Bank Management – Indian Institute of Banking & Finance (IIBF)
- Banking and Financial Services – Justin Paul & Padmalatha Suresh
- Project Management for Financial Services – Selected RBI Publications & Report.

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Financial Markets)**

**Title: Fundamentals of Marketing
Management**

**Vertical -2
Minor -4 credits**

**With effect from
Academic Year 2026-2027**

Title: Fundamentals of Marketing Management

Course Code: CHMBFMV5

Sr. No	Heading	Particulars
1	Description the course :	India possesses a rich and time-tested financial wisdom rooted in its ancient texts, traditions, and practices. Concepts of public finance, taxation, trade, ethics, wealth management, risk sharing, and governance were systematically addressed in classical Indian literature. This course introduces students to Indian Knowledge System (IKS) perspectives on finance, linking traditional wisdom With modern financial thought.
2	Vertical :	Minor
3	Type :	Theory + Practicum Lecture/Discussion/Presentation/Case Studies
4	Credit:	4 Credits
5	Hours Allotted :	60 Hours
6	Marks Allotted:	100rks
7	Course Objectives:	CO(A) 1: To understand key marketing concepts, functions, and importance in business. CO(A) 2: To apply marketing mix strategies to real-world business situations. CO(A) 3: Demonstrate ethical decision-making in marketing practices. CO(A) 4: Identify career paths and industry requirements in the marketing field.
8	Course Outcomes:	On Completion of the Program: CO1: Analyze consumer behavior and factors influencing buying decisions. CO2: Understand branding, promotion, and communication strategies. CO3: Interpret market trends and competitive environments CO4: will be able Prepare for entry-level roles and career opportunities in the marketing field.

9	Syllabus
	<p>Unit 1: : Introduction to Marketing</p> <ul style="list-style-type: none"> ● Marketing concept, features, Importance, Functions, Evolution, Strategic v/s Traditional Marketing ● Marketing Research- Concept, Features, Process, Marketing Information System – Concept, Components, Data Mining – Concept, Importance ● Consumer Behavior – Concept, Factors Influencing Consumer Behavior, Market Segmentation – Concept, Benefits, Bases of Market Segmentation, Consumer Relationship Management – Concept, Techniques, Market Targeting – Concept, Five ● Pattern of Target Market Selection
	<p>Unit 2: Marketing Decisions – I</p> <ul style="list-style-type: none"> ● Marketing Mix – Concept, Product – Product Decision Areas, Product Life Cycle – Concept, Managing Stages of PLC ,Branding – Concept, Components, Brand Equity – Concept, Factors Influencing Brand Equity ● Packaging – Concept, Essentials of a Good Packaging, Product Positioning – Concept, Strategies of Product Positioning, Service Positioning – Importance and Challenges
	<p>Unit 3: Marketing Decisions – II</p> <ul style="list-style-type: none"> ● Physical Distribution – Concept, Factors Influencing Physical Distribution, Marketing Channels (Traditional and Contemporary Channels), Supply Chain Management – Concept, Components of SCM. ● Promotion – Concept, Importance, Elements of Promotion Mix Integrated Marketing Communication (IMC) – Concept, Scope, Importance ● Sales Management – Concept, Components, Emerging Trends in Selling Personal Selling – Concept, Process of Personal Selling, Skill sets required for Effective Selling
	<p>Unit 4: Key Marketing Dimensions</p> <ul style="list-style-type: none"> ● Marketing Ethics – Concept, Unethical Practices in Marketing, General Role of Consumer Organizations, Competitive Strategies for Market Leader, Market Challenger, Market Follower and Market Nicher ● Rural Marketing – Concept, Features of Indian Rural Market, Strategies for Effective Rural Marketing, Digital Marketing – Concept, Trends in Digital Marketing. Green Marketing – Concept, Importance ● Artificial Intelligence and Future of Marketing- Introduction to Artificial Intelligence in Marketing, AI-Powered Consumer Insights and Market Research, AI in Customer Segmentation and Targeting, AI-Based CRM and Personalization, Chatbots, Virtual Assistants and Conversational Marketing.

- Enterprise Risk Management (ERM)
- Sustainability and ESG Risks

10

**Scheme of Examination and Assessment
Pattern**

Paper-100 Marks

External Examination: Semester End

External:60 marks Time:2 hours

Format of Question Paper

Student has to attempt any four questions out of six.

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Theory	15
Q4	Theory	15
Q5	Theory	15
Q6	Theory	15
	TOTAL	60

Note:

15 marks question is subdivided into 8 marks + 7 marks.

Internal Examination: Continuous Evaluation - 40 marks


	Assessment / evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2.	Project /presentation / Viva/ Group Discussion/Role Play/Case study	20
	TOTAL	40

11

Reference Books:

- Marketing Management Kotler P., Keller, Kevin Lane, Pearson Education, New Delhi (2018)
- Marketing Management, Gupta, C.B. Nair, N, Sultan Chand and Sons, 2016 3.
- Marketing Management, Kant, Ravi, Global Vision Pub. House, 2016 4.
- Marketing Management, Gupta, Prachi, Pearson India Edu. Services Pvt.Ltd, 2018

Department of B.Com (Financial Markets):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	Principal Smt. Chandibai Himathmal Mansukhani College	
2.	Mrs. Vidhi Hassani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	
3.	Ms. Naina Bulani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak



Name & Signature of the Dean: Dr. Gopichand Shamnani





**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- V**

**Title: Anti Money Laundering
Vertical -4
VSC -2 credits**

**With effect from
Academic Year 2026-2027**

Title: Anti Money Laundering

Course code: CHMBBIV6

Sr. No.	Heading	Particulars
1	Description of the Course:	This course provides students with a comprehensive understanding of Anti-Money Laundering (AML) regulations, practices, and compliance requirements in India and globally. It covers the methods used in money laundering, the regulatory framework, risk-based approaches for banks and financial institutions, and strategies to prevent and detect illicit financial activities. Students will gain practical knowledge to support compliance functions in banking and insurance sectors.
2	Vertical	4 VSC
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1: To understand the concept, stages, and methods of money laundering. CO(A) 2: To familiarize with the regulatory framework governing AML in India and globally. CO(A) 3: To analyse the role of banks and financial institutions in preventing money laundering. CO(A) 4: To understand the legal, ethical, and operational aspects of AML in banking and insurance	
8	Course Outcomes: On Completion of the Program: CO1: Explain the meaning, objectives, and stages of money laundering. CO2: Recognize common methods and typologies used by criminals to launder illicit funds through financial systems. CO3: Describe national and international AML laws, regulations, and standards, including the role of Financial Action Task Force. CO4: Assess the responsibilities of banks, insurance companies, and other financial intermediaries in preventing money laundering	

9

Syllabus**Unit 1: Fundamentals of Money Laundering**

- Definition and Concept
- Stages of Money Laundering
- Methods and Techniques
- Impact on Economy and Society
- Indian AML Laws
- Role of Regulatory Authorities

Unit 2: Role of AI in AML

- Role of AI in banking and financial services
- Evolution of AML compliance from rule-based systems to AI- driven systems.
- Case studies of AI-based fraud prevention systems
- AML challenges in cryptocurrencies and virtual assets
- Money Laundering Risks in Insurance
- Regulatory Guidelines for Insurers

10

Scheme of Examination and Assessment Pattern

Paper-50 Marks

External Examination: Semester End External:50 marks Time:1 hours Format of Question Paper

Student has to attempt any 2 out of 3.

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Case study / Short notes	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2	Project and presentation / Viva, Quizzes, role play, creative writing	10
	Total	20

11

Reference Books:

- Gupta, Shailendra – Anti-Money Laundering: Principles, Policies, and Practices
- Prevention of Money Laundering Act, 2002 (Bare Act with Amendments)
- Financial Action Task Force (FATF) Publications and Reports
- RBI Master Circulars on KYC and AML
- IRDAI Guidelines on Anti-Money Laundering

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- V**

**Title: Project (CEP)
Vertical -6
VSC -2 credits**

**With effect from
Academic Year 2026-2027**

Title: Community Engagement Project (CEP)

Course Code: CHMBBIV7

Sr. No.	Heading	Particulars
1	Description the Course:	The Community Engagement Program is an experiential learning course designed to connect students with society through meaningful community service and field-based activities. The course encourages students to identify social issues, work collaboratively with community stakeholders, and contribute towards sustainable development. It promotes civic responsibility, ethical values, leadership, teamwork, and problem-solving skills while enabling students to apply classroom knowledge to real-life community challenges.
2	Vertical 6	Community Engagement Project (CEP)
3	Type Teaching Method	Discussion + Report Writing
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1: Develop a sense of social responsibility, civic consciousness, and community participation. CO(A) 2: Understand community needs and contribute to solving local social, environmental, and economic issues. CO(A) 3: Enhance leadership, communication, teamwork, and interpersonal skills through field-based activities. CO(A) 4: Apply academic knowledge and ethical values in planning and executing community development initiatives.	
8	Course Outcomes: On Completion of the Program: CO1: Demonstrate active participation in community service and civic engagement activities. CO2: Identify and analyze community issues and propose practical, sustainable solutions. CO3: Collaborate effectively with community members and organizations while exhibiting leadership and teamwork skills. CO4: Reflect on the social impact of their engagement and demonstrate ethical values, empathy, and responsible citizenship.	

9.

Indicative Topics for CEP

- GST Awareness Drive for Small Local Businesses
- Financial Literacy Camp for Rural/Urban Poor
- Helping Local Vendors Understand GST Invoicing
- Survey on Tax Literacy Among Households
- Digital Payments Safety Workshop
- Assistance to Senior Citizens in Banking Operations
- Community Study on Informal Lending Practices
- Awareness on Insurance for Low- Income Families
- Financial Risk Awareness Drive for Small Traders
- EXIM Awareness for Small Exporters/Artisans
- SWIFT & International Remittances Support Desk
- Field Visit Report: Challenges of Micro-Entrepreneurs
- Capacity Building Programme for Women SHGs
- Community Camp on Government Financial Schemes
- Study of Indigenous Finance Practices in a Local Community
- Hundi & Traditional Credit Practices Documentation
- Ethical Finance Awareness Based on IKS Principles
- Community Workshop on Fraud Detection & Prevention
- Assisting Migrant Workers in Opening Bank Accounts
- Insurance Claim Assistance Camp
- Survey on GST Compliance Challenges Among Startups
- Study of International Money Transfers in Migrant Communities
- Creating a Community Disaster Preparedness Financial Kit
- Workshop on Wealth Protection & Household Financial Planning
- Setting Up a Financial Help Desk in a Community Centre

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

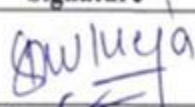


30 hrs (Field Work+ Survey) + 15hrs (Discussion + Report Writing): Total - 45 hrs.

Question No	Questions	Marks
Q1	Objectives, Literature Review , Methodology, Data Analysis, Conclusion and Recommendations	20
Q2	Overall Project Report Structure and Style	05
Q3	Presentation Skills & Communication	15
		Total 30


Internal Examination: Continuous Evaluation - 20 marks

	Assessment / Evaluation	Marks
1.	Attendance, Community interactions completion and interaction with Supervisor	10
2.	Overall Report quality	10
		Total 20

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms.Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anil Chand B. Shamma 



HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)

Affiliated to the University of Mumbai

Bachelor of Commerce
(Banking and Insurance)
(Self-Financing Course)

Semester – VI

Choice Based and Credit Based syllabus
with effect from the Academic Year
2026-27

Sem. VI Credit Structure

R: CU-520 E								
Vertical		1	2	3	4	5	6	
Level	Semester	Major	Minor	O V S C S E C E	(VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.
VI	10	4	Human Resource Management (4)	----	----	—	OJT:4	22
	Central Banking and Monetary Managem ent(4)	Rural Insurance and Micro Credit (4)						
	Financial Performa nce Analysis and Reportin g(4)							
	Behavio ral Finance (2)							

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and
Insurance)**

Semester- VI

Title: Central Banking and Monetary Management

**Vertical -1
Major- 4 Credits**

**With effect from
Academic Year 2026-20267**

Title: Central Banking and Monetary Management

Course Code: CHMBBIVII

Sr. No.	Heading	Particulars
1	Description of the Course:	This course provides an in-depth understanding of central banking, its role in the financial system, monetary policy, and regulation of banking institutions. Students will explore the functions of central banks, the tools used to manage liquidity and credit, and the impact of central bank policies on the economy.
2	Vertical	01 (Major)
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Presentation/Research paper etc.
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives: To understand the role and functions of central banks in the economy. 1. Analyze the instruments and techniques used by central banks to control money supply and credit. 2. Examine the relationship between central banking, monetary policy, and financial stability. 3. Assess the regulatory and supervisory responsibilities of central banks over commercial banks.	
8	Course Outcomes: On Completion of the Program: CO1: Explain the structure, functions, and objectives of central banks. CO2: Identify and apply the tools of monetary policy and credit control. CO3: Analyze the impact of central bank policies on the financial system and economy. CO4: Demonstrate knowledge of regulatory frameworks and supervision of banks.	

Syllabus

Unit 1: Introduction to Central Banking

- Evolution and Functions of Central Banks
- Origin of Central Banking
- Primary Functions & Secondary Functions
- Central Bank Independence
- Structure and Organization of Central Banks
- Organizational Hierarchy
- Role of Central Bank Governor
- Relationship with Government
- International Comparisons

Unit 2: Monetary Policy and Instruments

- Objectives of Monetary Policy
- Primary Goals
- Secondary Goals
- Types of Monetary Policy
- Policy Formulation
- Instruments of Monetary Policy
- Quantitative Tools and Qualitative/Selective Tools
- Open Market Operations
- Monetary Policy Committee.

Unit 3: Regulation and Supervision of Banks

- Regulatory Functions of Central Bank
- Licensing of Banks: Prudential Norms
- Control of Non-Banking Financial Companies
- Compliance and Reporting.
- Supervision of Commercial Banks
- On-site Inspection & Off-site Surveillance
- Financial Stability Role

Unit 4: Contemporary Issues in Central Banking

- Central Banking and Financial Stability
- Crisis Management
- Inflation Targeting
- Liquidity Management
- Globalization Impact
- Technological and Emerging Trends
- Digital Currency and Central Bank Digital Currency (CBDC)
- Fintech and Payment Systems
- Sustainable Finance & Future Challenges

10

Scheme of Examination and Assessment Pattern

Paper-100 Marks

External Examination: Semester End External: 60 marks

Time:2 hours Format of Question Paper

Student has to attempt any four questions out of six

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Total	60 Marks

Note: 15 marks question is subdivided into 8+7 marks

Internal Examination: Continuous Evaluation-40 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva, Quizzes, role play, creative writing	20
	Total	40

11

Reference Books:

1. Reserve Bank of India – *Functions and Working of RBI*
2. Frederic S. Mishkin – *The Economics of Money, Banking and Financial Markets*
3. R. R. Paul – *Central Banking and Monetary Policy in India*
4. L. C. Gupta – *Monetary Economics*
5. K. P. M. Sundaram – *Banking Theory and Practice*

**Smt.Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- VI**

**Title: Financial Performance Analysis and
Reporting**

**Vertical -1
Major -4 credits**

**With effect from
Academic Year 2026-2027**

Title: Financial Performance Analysis and Reporting

Course Code: CHMBBIVI2

Sr. No.	Heading	Particulars
1	Description of the Course:	This course introduces students to the concepts, techniques, and applications of financial statement analysis and reporting. It covers the preparation, interpretation, and evaluation of financial statements to aid decision-making by investors, managers, and other stakeholders. Students will learn tools for ratio analysis, cash flow analysis, and Performance evaluation in the banking and insurance sectors.
2	Vertical	1 Major
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives: <ol style="list-style-type: none"> 1. To understand the structure and components of financial statements. 2. To develop skills to analyze financial statements using various tools and techniques. 3. To evaluate the financial performance and position of businesses. 4. To interpret financial information for decision-making in banking and insurance sectors. 	
8	Course Outcomes: On Completion of the Program: CO1: Understand the principles and framework of financial reporting and their significance in business decision-making. CO2: Develop analytical and critical thinking skills for financial decision-making in banking, insurance, and corporate sectors. CO3: Apply financial reporting and analysis techniques in real-world business situations to support strategic planning and risk assessment. CO4: Use comparative and trend analysis methods for evaluating business performance over different periods.	
9	Syllabus	
	UNIT 1: Overview of Financial Statements & Accounting Standards and Framework <ul style="list-style-type: none"> ● Meaning and Purpose ● Components of Financial Statements ● Users of Financial ● Concept of Accounting Standards ● Framework for Financial Reporting ● Objectives of Financial Reporting: ● Case Studies 	
	UNIT 2: Ratio Analysis <ul style="list-style-type: none"> ● Liquidity Ratios ● Profitability Ratios ● Solvency Ratios 	

	<ul style="list-style-type: none"> ● Efficiency Ratios ● AI tools for ratio analysis and performance evaluation <p>UNIT 3 : Trend and Comparative Analysis</p> <ul style="list-style-type: none"> ● Horizontal Analysis ● Vertical Analysis ● Index Numbers ● Practical Applications ● AI applications in banks, insurance companies, and financial institutions <p>UNIT 4: Cash Flow Statement Analysis</p> <ul style="list-style-type: none"> ● Objectives of Cash Flow Analysis. ● Preparation of Cash Flow Statements ● Direct vs Indirect Methods ● Interpretation <p>Unit 5: Working Capital Analysis</p> <ul style="list-style-type: none"> ● Concept of Working Capital. ● Current Assets Management ● Current Liabilities Management ● Efficiency Evaluation
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10	<p>Scheme of Examination and Assessment Pattern</p> <p>Paper-100 Marks</p> <p>External Examination: Semester End</p> <p>External:60 marks Time:2 hours Format of Question Paper</p> <p>Student has to attempt any four questions out of six.</p>		
	Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
		Total	60

Note: 15 marks question is subdivided into 8+7 marks

Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva, Quizzes, role play, creative writing	20
	Total	40

- 11** **Reference Books:**
1. M.Y. Khan & P.K. Jain – Financial Management
 2. R. Narayanswamy – Financial Accounting: A Managerial Perspective
 3. Ashok Sehgal & Deepak Sehgal – Financial Statement Analysis
 4. Paresh Shah – Financial Reporting and Analysis Tulsian & Tulsian – Financial Accounting

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and
Insurance)**

Semester- VI

**Title: Behavioral Finance
Vertical -1
Major -2 credits**

**With effect from
Academic Year 2026**

Title: Behavioral Finance
Course Code: CHMBBIVI3

Sr. No.	Heading	Particulars
1	Description of the Course:	This course introduces students to the principles of behavioral finance, exploring how psychological factors, cognitive biases, and emotions influence financial decision-making. It emphasizes understanding investor behavior, market anomalies, and risk perception, bridging the gap between traditional finance theories and real-world financial decision-making. Students will learn how to apply behavioral insights to banking, Investment, and insurance contexts.
2	Vertical	01 (major)
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A) 1: Understand the foundations of behavioral finance and its difference from traditional finance. CO(A) 2: Identify cognitive biases and psychological factors affecting individual and institutional investors. CO(A) 3: Analyze investor decision-making under risk and uncertainty. CO(A) 4: Evaluate the impact of behavioral factors on financial markets, pricing, and investment strategies. CO(A) 5: Apply behavioral insights to improve financial planning, risk management, and advisory services in banking and insurance.	
8	Course Outcomes: On Completion of the Program: CO1: Explain the key concepts and theories of behavioral finance. CO2: Recognize biases, heuristics, and emotional influences in financial decision-making CO3: Analyze market anomalies and investor behavior using behavioral finance tools. CO4: Apply behavioral finance principles to investment, portfolio management, and insurance decision-making. CO5: Develop strategies to mitigate behavioral biases and enhance financial decision- making.	

9	Syllabus Unit 1: Foundations of Behavioral Finance <ul style="list-style-type: none"> ● Introduction to Behavioral Finance ● Definition and Scope ● Importance in Banking and Insurance ● Historical Evolution ● Limitations of Traditional Finance Models ● Psychological Factors and Investor Behavior ● Cognitive Biases, Emotional Influences and Behavioral Patterns in Savings and Spending Unit 2: Applications of Behavioral Finance <ul style="list-style-type: none"> ● Behavioral Insights in Financial Markets ● Market Anomalies ● Investor Sentiment Analysis ● Behavioral Biases in Portfolio Management ● Behavioral Finance in Banking Products ● Mitigating Biases and Behavioral Risk Management
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10	Scheme of Examination and Assessment Pattern Paper-50 Marks External Examination: Semester End External: 30 marks Time: 1 hours Format of Question Paper <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; text-align: center;">Q.1</td> <td style="width: 70%;">Theory/Practical (Any 2 out of 3)</td> <td style="width: 20%; text-align: center;">15 Marks</td> </tr> <tr> <td style="text-align: center;">Q.2</td> <td>Theory/Practical (Any 2 out of 3)</td> <td style="text-align: center;">15 Marks</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30 Marks</td> </tr> </table> Internal Examination: Continuous Evaluation- 20 marks <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 70%;">Assessment/Evaluation</th> <th style="width: 25%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Project and presentation / Viva, Quizzes, role play, creative writing</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Q.1	Theory/Practical (Any 2 out of 3)	15 Marks	Q.2	Theory/Practical (Any 2 out of 3)	15 Marks	Total		30 Marks		Assessment/Evaluation	Marks	1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2	Project and presentation / Viva, Quizzes, role play, creative writing	10	Total		20
Q.1	Theory/Practical (Any 2 out of 3)	15 Marks																				
Q.2	Theory/Practical (Any 2 out of 3)	15 Marks																				
Total		30 Marks																				
	Assessment/Evaluation	Marks																				
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10																				
2	Project and presentation / Viva, Quizzes, role play, creative writing	10																				
Total		20																				

11

REFERENCES:

Reference Books:

1. Hersh Shefrin – Behavioral Corporate Finance
2. Richard H. Thaler – Misbehaving: The Making of Behavioral Economics
3. Meir Statman – Behavioral Finance: The Second Generation
4. Kumar, B.R. – Behavioral Finance and Investment Strategies
5. Nofsinger, John – The Psychology of Investing

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- VI**

Title: Rural Insurance and Micro Credit

**Vertical -1
Major-4 credits**

**With effect from
Academic Year 2026-2027**

Title: Rural Insurance and Micro Credit
Course Code: CHMBBIVI4

Sr. No.	Heading	Particulars
1	Description the course:	This course provides a comprehensive understanding of the role of insurance and micro credit in rural development. It focuses on rural insurance markets, financial inclusion, microfinance institutions, credit delivery systems, and government-supported schemes. The course equips students with the knowledge to evaluate rural financial products, understand risks in rural environments, and design sustainable micro credit and insurance solutions for under banked communities.
2	Vertical:	01 Major
3	Type:	Theory with Practical Illustrations
4	Credit:	4 credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: CO1: Understand the fundamentals and need for rural insurance and micro credit. CO2: Analyze the structure and functioning of rural financial markets. CO3: Understand risk assessment and product design for rural insurance. CO4: Evaluate micro credit delivery systems and the role of microfinance institutions. CO5: Examine government initiatives and regulatory frameworks supporting rural finance.	
8	Course Outcomes: On Completion of the Program: Upon successful completion of the course, students will be able to: CO1: Explain key concepts, principles, and challenges of rural insurance and micro credit. CO2: Assess rural financial needs and recommend suitable credit and insurance products. CO3: Analyze the functioning of MFIs, SHGs, and banks in providing micro credit. CO4: Apply knowledge of rural risk management in designing insurance solutions. CO5: Evaluate government policies and initiatives promoting rural development and financial inclusion.	

Unit 1: Introduction to Rural Insurance and Rural Finance

- Overview of Rural Insurance and financial markets
- Meaning and Need for Rural Insurance
- Characteristics of Rural Insurance Markets
- Types of Rural Insurance Products
- Challenges in Rural Insurance Delivery
- Structure of Rural Financial Markets
- Role of NABARD

Unit 2: Rural Insurance Types, Operations and Products

- Agricultural and Livestock Insurance
- Crop Insurance Schemes
- Claim Procedures and Settlement Issues
- AI-Powered: Underwriting and Claims Management in Agricultural Insurance
- Micro Life Insurance
- Micro Health and Accident Insurance
- Designing Micro Insurance Products
- Transforming Micro Insurance Through Artificial Intelligence

Unit 3: Micro Credit Insurance

- Meaning and Importance of Micro Credit
- Principles of Micro Lending
- Expanding Access to Micro Credit Through AI
- Machine Learning Applications in Microfinance Institutions

Unit 4: Rural Credit Systems, Government Schemes & Risk Management

- SHG–Bank Linkage Programme
- Liability Groups (JLGs)
- Kisan Credit Card (KCC) Role of Cooperative Banks and RRBs
- Role of AI in Rural Credit Delivery
- Government Rural Development Schemes
- Credit Risk in Rural Lending
- Risk Mitigation Techniques Technology in Rural Finance
- Smart Rural Finance: AI and Government Financial Inclusion Initiatives

10**Scheme of Examination and Assessment Pattern**

Paper-100 Marks

External Examination: Semester End External:60 marks Time:2 hours Format of Question Paper

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Total	60

Note: 15 marks question is subdivided into 8+7 marks

Internal Examination: Continuous Evaluation - 40 marks

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva, Quizzes, role play, creative writing	20
	Total	40

11

Reference Books:

1. Rural Banking and Micro Finance – Karmakar K. G.
2. Microfinance: Principles and Practice – Joanna Ledgerwood
3. Rural Insurance and Financial Inclusion – IIBF Publications
4. Micro Credit and Rural Development – NABARD & RBI
5. Publications Rural Banking and Agricultural Finance – M. L. Tandon

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking and Insurance)
Semester- VI**

Title: Principles of Human Resource Management

**Vertical -2
Minor-4 credits**

**With effect from
Academic Year 2026-2027**

Title: Principles of Human Resource Management

Course Code: CHMBFMVI

Sr. No.	Heading	Particulars
1	Description of the Course:	Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc. Human resources are the most important asset of any organization. HRM treats employees as valuable assets and aims to develop their skills, motivation, and productivity. It improves both employee efficiency and organizational performance. It deals with human behavior at the workplace. HRM is closely connected with Management, Sociology, Industrial Relations and Psychology
2	Vertical	04 minor
3	Type and Teaching Method	Theory + Practicum Lecture/Discussion/Practical sums/Case Study etc.
4	Credit	4 Credits
5	Hours allotted	60 Hours
6	Marks allotted	100 Marks
7	Course Objectives:	<ol style="list-style-type: none">1. To enable learners to understand the concept relevance and scope of Human Resource Management2. To enable the learners about latest development of HRM3. To enable the learners to understand the emerging issues in HRM.
8	Learning Outcomes: On Completion of the Program:	<p>CO1: It is expected of the learners to develop holistic insights in human relations.</p> <p>CO2: Learners are expected to develop the skills of leadership.</p> <p>CO3: Learner will Prepare for entry-level and managerial roles in the HR field.</p>

Unit 1: Human Resource Management

- Human Resource Management
- Human Resource Planning
- Recruitment

Strategic Analysis Tools

- SWOT Analysis
- PESTEL Analysis
- Porter's Five Forces
- BCG Matrix

Unit 2: Human Resource Development (HRD)

- Human Resource Development
- Performance Appraisal
- Career Planning

Unit 3: Human Relations

- Human Relations
- Employee Morale
- Employee Grievance

Unit 4 Recent Trends in Human Resource Management

- HR in Changing Environment
- Trends in Human Resource Management
- Challenges in Human Resource Management
- Artificial Intelligence in Human Resource Management

10

Scheme of Examination and Assessment Pattern

Paper-60 Marks

External Examination: Semester End External:30**marks Time:2 hours Format of Question Paper**

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks
	Total	60 Marks

Note: 15 marks question is subdivided into 8 marks + 7 marks**Internal Examination: Continuous Evaluation - 40 marks**

	Assessment / Evaluation	Marks
1	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	20
2	Project and presentation / Viva, Quizzes, role play, creative writing	20
	Total	40

11

REFERENCES:**Reference Books:**

- Human Resource Management in Organisations Robinson, Izabela, Viva Books Pvt. Limited, 2017 2.
- Human Resource Management, Khanka, S. S., S. Chand & Co. Pvt. Ltd, 2016 3.
- International Human Resource Management, Tarique, Ibraiz,, Ruthedge publication 2021 Avadhani V. A. – Investment and Securities Market in India, Himalaya Publishing House

Department of B.Com (Financial Markets):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Manju Lalwani Pathak	Principal Smt. Chandibai Himathmal Mansukhani College	
2.	Mrs. Vidhi Hassani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	
3.	Ms. Naina Bulani	Assistant Professor, BFM Department Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Manju Lalwani Pathak



Name & Signature of the Dean: Dr. Gopichand Shamnani



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**Third Year B. Com.
(Banking &
Insurance)**

Semester- VI

**Title: Guidelines for On-Job Training (OJT)
(For Undergraduate Programmes under
NEP 2020)**

**Vertical - 6
Minor Subject – 4 Credits**

**With effect from
Academic Year 2026-2027**

Title: Guidelines for On-Job Training (OJT)

Course Code: CHMBBIVI6

Sr. No.	Heading	Particulars
1	Description the Course:	The On-the-Job Training (OJT) course provides students with practical industry exposure by placing them in organizations where they can apply classroom knowledge in real-world business environments. The training enables students to gain hands-on experience, develop professional competencies, understand workplace ethics, and enhance employability skills. Through structured learning, mentoring, and reflective reporting, students bridge the gap between academic learning and industry expectations.
2	Vertical 6	OJT
3	Type Teaching Method	OJT Guidance
4	Credit	4 Credits
5	Hours allotted	120 OJT Hours
6	Marks allotted	100 Marks
7	Course Objectives: <ol style="list-style-type: none">1. Gain practical exposure to professional work environments and organizational practices.2. Apply theoretical concepts learned in the classroom to real-world business and financial situations.3. Develop professional competencies such as communication, teamwork, problem-solving, and time management.4. Understand workplace ethics, corporate culture, and professional responsibilities while enhancing career readiness.	
8	Course Outcomes: On Completion of the Program: CO1: Apply academic knowledge and technical skills effectively in a professional work environment. CO2: Demonstrate professional behavior, workplace ethics, communication skills, and teamwork while performing assigned responsibilities. CO3: Analyze workplace challenges and recommend practical solutions using appropriate business and financial concepts. CO4: Evaluate their learning experience through reflective reports, presentations, and feedback, demonstrating enhanced employability and career preparedness.	

Guidelines for On-Job Training (OJT)

- INDEX
- 1. Introduction
- 2. Objectives
- 3. Outcomes
- 4. Types of OJTs
- 5. Indicative list of areas for OJT
- 6. Credit Structure
- 7. Institutional Structure
- 8. Roles and Responsibilities
- 9. Assessment and Evaluation
- 10. OJT Report
- 11. Documentation
- 12. Student Welfare and Workplace Safety
- 13. General Guidelines
- 14. Appendix I: Student Undertaking for OJT
- 15. Appendix II: Outreach Letter to Organisation
- 16. Appendix III: Resume Template
- 17. Appendix IV: Relieving Letter
- 18. Appendix V: Student Attendance Sheet
- 19. Appendix VI: Student Feedback on OJT
- 20. Appendix VII: Supervisor Evaluation of Intern
- 21. Appendix VIII: Consolidated Mark sheet for On-Job Training
- 22. Appendix IX: Proforma for OJT Completion Certificate
- 23. Appendix X: Format for OJT Report
- 24. OJT Guidelines Draft Committee

Guidelines for Students:

- Complete the required 120 hours of OJT.
- Obtain approval for a self-acquired OJT from the Department.
- Follow the rules and work culture of the host organisation.
- Maintain an OJT logbook/attendance record.
- Prepare and submit an OJT report after completion.
- Participate in presentation or viva-voce evaluation.
- Adhere to professional conduct and institutional guidelines.

10

Scheme of Assessment and Evaluation Pattern
The OJT course shall be evaluated out of 100 marks

Components	Marks
Internal Assessment (Report + Presentation/Viva)	60
External Evaluation (Industry Supervisor)	40

Format of OJT Report

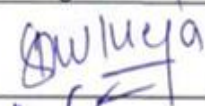


Title Page should include:

- Full Name
- UID
- Class
- Academic Year
- Duration of OJT (Start date- End date)
- Name of Organisation/Company
- Location of Work
- Designation and Role
- Date of Submission:

The following is a suggested outline. However, the students are advised to consult their respective OJT Mentors.

- Introduction
- Company Overview
- Training Objectives
- Description of tasks and responsibilities
- Skills Developed & Key Learning Outcomes
- Value addition/s to domain knowledge, professional capacities, and personal growth
- Challenges Faced
- Lessons Learned
- Conclusion
- Appendices (such as Geo-tagged photos,)
- References

Department of B.Com (Banking & Insurance)

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Reshma Kukreja	HOD, Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
2.	Dr. Jaya Gemnani	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	
3.	Ms.Varsha Chugh	Assistant Professor, Smt.Chandibai Himathmal Mansukhani College	

Name & Signature of the Ad-hoc BoS Chairperson: Dr. Reshma Kukreja 

Name & Signature of the Dean: Dr. Anand B. Sharma 