

Restructured Syllabus (2024 Pattern as per NEP-2020)

Faculty: COMMERCE & MANAGEMENT (Commerce)

Class: S.Y. B.Com. Sem-IV

Title of the Course: CEP in Banking, Finance and Insurance

Name of the Program	Course Code	Type of Course	Credits	Lectures per Week in Clock Hour
B.Com. in Banking, Finance and Insurance	BFI286CEPP	CEC	2	4

Introduction:

Community engagement projects in Banking, Finance & Insurance are highly significant because they directly address the financial empowerment and risk protection needs of citizens. Many community groups such as hawkers, daily wage workers, farmers, SHG women, senior citizens, and low-income households face barriers in accessing banking services, formal credit, insurance coverage, and digital financial tools. Lack of awareness, documentation issues, fear of technology, and vulnerability to fraud are common problems. Through these projects, students study financial inclusion status, savings patterns, borrowing behaviour, insurance awareness, and fraud experiences in the community.

Students can conduct financial literacy drives on budgeting, safe UPI usage, banking services, government schemes, insurance benefits, credit score awareness, and complaint mechanisms. They may also support communities through help desks for scheme awareness, bank account guidance, and digital safety training. Student learning outcomes include strong practical understanding of financial systems, risk management, consumer banking issues, and ethical financial behaviour. Community outcomes include increased awareness, improved financial safety, reduced vulnerability to fraud, and better financial decision-making. These projects ensure that finance education becomes socially relevant and community-centred.

Course Objectives:

1. To provide students with practical exposure to community engagement in the field of banking, finance, and insurance.
2. To promote financial literacy and inclusion among different sections of society.
3. To develop analytical, communication, and social responsibility skills through field-based learning.

Unit	Title and Contents	No. of Lectures
1	Introduction to Community Engagement: 1.1 Meaning, needs. Scope, characteristics and importance and elements of community engagement 1.2 Principles of social responsibility and citizenship	07 Class Room

	1.3 Role of higher education in community development	
2	<p>Community Development:</p> <p>2.1 Role of Financial Institutions in Community Development – Evolution of CSR, Types of Social Responsibility, CSR in Rural Development, Ethical Practices/Consideration, and Social Enterprises</p> <p>2.2 Stakeholder Identification – Government, NGOs, Corporates, and Local Businesses</p> <p>2.3 Ethical Considerations and Social Impact Assessment in Financial Institutions-led Community Initiatives</p> <p>2.4 Overview of Government schemes for promoting financial inclusion (PMJDY, PMSBY, PMJJBY, APY, etc.).</p> <p>2.5 Case studies on financial inclusion initiatives and community outreach</p> <p>2.6 CSR initiatives and community welfare programs by financial institutions</p>	08 Class Room
3	<p>Planning and Execution of Community Engagement Project:</p> <p>3.1 Identifying a Business-Related Community Issue (Refer Suggestive or Indicative List).</p> <p>3.2 Project Design and Implementation: Setting Objectives, Budgeting, Methodology and Action Plan</p> <p>3.3 Monitoring and Evaluating Impact: Field Visit, Data Collection and Analysis, Reporting, and Feedback Mechanisms</p> <p>3.4 Documentation and Presentation: Report Writing, Case Studies, and Reflection</p>	45 Field Visit, Interaction, Data Collection and Project Writing

Course Outcomes:

After completion of the course, students will be able to:

1. Understand the concept and relevance of financial inclusion.
2. Apply theoretical knowledge in real-life community engagement activities.
3. Prepare and present project reports based on field work.

Indicative / Suggestive List of Areas / Topics for CEP in Banking, Finance and Insurance:

Sr. No.	*Areas / Topics
1	Financial Inclusion Status of Street Hawkers: Survey Study
2	Bank Account Usage Patterns of Street Vendors: Field Survey
3	UPI Adoption Among Hawkers: Community Study
4	Microcredit Needs of Street Vendors: Survey
5	Loan Dependency on Informal Moneylenders: Study
6	Working Capital Problems of Street Vendors: Survey
7	Digital Banking Awareness Among Street Vendors: Training Project

8	Savings Habits of Street Vendors: Field Study
9	Insurance Awareness Among Street Vendors: Survey
10	Health Insurance Coverage of Street Vendors: Study
11	Business Loan Awareness Among Small Vendors: Survey
12	Barriers in Getting Bank Loans for Vendors: Study
13	Financial Literacy Drive for Hawkers: Community Project
14	Survey of Bank Service Satisfaction Among Vendors
15	Study of Fraud and Scam Experiences of Vendors
16	Banking Problems of Daily Wage Workers: Survey
17	Savings and Borrowing Patterns of Labourers: Study
18	Financial Literacy Training for Daily Wage Workers
19	Awareness of Government Insurance Schemes: Community Survey
20	Pension Scheme Awareness Among Unorganised Workers
21	Banking Access for Migrant Workers: Study
22	Credit Card and Loan Trap Awareness in Low-Income Groups
23	EMI Burden Study of Low-Income Families: Survey
24	Survey of Money Management in Low-Income Households
25	Study of Financial Stress and Coping Mechanisms: Surve.
26	Financial Literacy Drive for Women (SHG Focus): Project
27	SHG Savings and Lending Practices: Survey
28	Study of Microfinance Impact on Women Empowerment
29	Insurance Awareness Among Women in SHGs: Survey
30	Digital Banking Training for SHG Members
31	Survey of Women's Household Budgeting Practices
32	Loan Repayment Challenges Among SHG Members
33	Financial Decision-Making Role of Women in Families: Study
34	Awareness of Sukanya Samridhi Yojana: Community Survey
35	Survey of Women's Investment Preferences
36	Survey of Senior Citizen Banking Problems
37	Digital Banking Fear and Challenges Among Senior Citizens
38	ATM Usage Problems and Safety Awareness: Survey
39	Pension and Retirement Planning Awareness Drive
40	Insurance Claim Awareness Among Senior Citizens
41	Survey of Medical Expense Burden in Senior Citizens
42	Financial Fraud Awareness Campaign for Senior Citizens
43	Survey of Fixed Deposit Awareness and Practices
44	Study of Will and Nomination Awareness in Families
45	Community Workshop on Safe Banking for Seniors
46	Survey of Student Banking Habits (Savings & Spending)
47	Financial Literacy Training for College Students
48	Awareness Drive on Education Loans: Community Project
49	Study of Scholarship Awareness and Financial Planning

50	Survey of Youth Awareness on Insurance and Investment
51	Study of Youth Credit Card Usage and Debt Risk
52	Personal Finance Workshop for Youth in Community
53	Cyber Fraud Awareness Drive for Students
54	Survey of Online Payment Behaviour Among Students
55	Awareness Campaign on Responsible Spending
56	Survey of Farmers' Loan Usage and Repayment Issues
57	Crop Loan Awareness and Documentation Help Camp
58	Crop Insurance Awareness Drive for Farmers
59	Study of Farmer Dependence on Informal Lending
60	Survey of Banking Access in Rural Areas
61	Financial Literacy Drive in Villages (Savings, Loans, Insurance)
62	Study of Kisan Credit Card Awareness and Utilisation
63	Survey of Farmers' Awareness on PMFBY (Crop Insurance)
64	Study of Post-Harvest Income Management of Farmers
65	Awareness Drive on Dairy and Poultry Insurance
66	Study of Insurance Awareness in Low-Income Communities
67	Survey of Life Insurance Coverage in Locality
68	Health Insurance Awareness Drive for Citizens
69	Survey of Medical Insurance Claim Difficulties
70	Awareness Drive on Accident Insurance and Road Safety
71	Survey of Vehicle Insurance Renewal Practices
72	Insurance Awareness Camp for Two-Wheeler Owners
73	Study of Insurance Penetration in Slum Areas
74	Survey of Family Financial Security Planning
75	Study of Term Insurance Awareness vs Traditional Policies
76	Survey of Household Budgeting and Expense Tracking
77	Savings Habits of Middle-Class Families: Survey
78	Investment Awareness Study (FD, Mutual Funds, Gold, Shares)
79	Awareness Drive on Mutual Funds for Beginners
80	Survey of Citizens' Understanding of Inflation and Saving
81	Study of Loan EMI Burden in Families
82	Survey of Credit Score Awareness Among Citizens
83	Awareness Drive on Responsible Borrowing
84	Study of Financial Planning for Children's Education
85	Cyber Fraud Awareness Survey in Local Community
86	UPI Fraud and Scam Awareness Drive
87	Study of OTP Sharing and Fraud Behaviour Patterns
88	Survey of Digital Payment Safety Awareness
89	Awareness Drive on Banking Helplines and Complaint Systems
90	Survey of Citizens' Awareness on RBI Ombudsman
91	Digital Banking Safety Training for Citizens

92	Survey of Online Shopping Fraud Experiences
93	Study of Social Media Financial Scam Awareness
94	Awareness Campaign on Secure Password Practices
95	Survey of Financial Inclusion of Beggars and Homeless People
96	Banking and Identity Documentation Challenges: Community Study
97	Study of Jan Dhan Account Awareness in Community
98	Financial Literacy Drive for Out-of-School Youth

***Note: Students can select any topic from General Suggestive / General Indicative List for the Community Engagement Project as per Point No. 13 mentioned in herein above or select another topic with the consultation of subject teacher cum supervisor.**