St. Mira's College for Girls, Pune

(Autonomous-Affiliated to Savitribai Phule Pune University)

**1.1.3 - List of Activities for Courses having focus on employability/ entrepreneurship/ skill development offered by the institution during the last five years**

| Sr. No. | Name of the Course | Course Code |
|---|---|---|
| | **MSC** | |
| 1 | Cloud computing | MSE21905 |
| 2 | Practical paper based on Software Architecture and Design Pattern, Machine Learning & Web Frameworks | MS32004 |
| | **MCOM** | |
| 3 | Introduction to Behavioural Finance | MCM32004 |
| 4 | Capital Markets and Financial Services | MCM42001 |
| 5 | Project Work (Business Administration) | MCM42004 |
| 6 | Project Work (Accountancy) | MCM42006 |
| | **MA ECONOMICS** | |
| 7 | Research Project | MEC42003 |
| | **FYBCOM** | |
| 8 | Compulsory English | AC#12001 |
| 9 | Compulsory English | AC#22001 |
| 10 | Business Mathematics and Statistics | AC12001 |
| 11 | Business Mathematics and Statistics | AC22001 |
| 12 | Consumer Protection & Business Ethics | C12006 |
| 13 | Consumer Protection & Business Ethics | C22006 |
| 14 | Business Administration | AC12008 |
| 15 | Business Administration | AC22008 |
| | **SYBCOM** | |
| 16 | Business Administration – I | C31608 |
| 17 | Business Administration – I | C41608 |
| | **TYBCOM** | |
| 18 | Business Administration - II | C51708 |
| 19 | Business Administration - II | C61708 |
| 20 | Marketing - III | C51713 |
| 21 | Marketing - III | C61713 |
| | **FYBA** | |
| 22 | Comp. English EM | A12001 |
| 23 | Optional English | A12005 |
| 24 | Optional English | A22005 |
| | **SYBA** | |
| 25 | Comp English-EM | A31601 |
| 26 | Comp English-EM | A41602 |
| 27 | Comp English-MM | A31602 |
| 28 | Comp English-MM | A41602 |
| 29 | English-1 | A31614 |
| 30 | English-2 | **A41614** |
| | **TYBA** | |
| 31 | Comp English EM | A51701 |
| 32 | Comp English EM | A61701 |
| 33 | Comp English MM | A51702 |
| 34 | Comp English MM | A61702 |
| 35 | Sociology Special-3 | A51712 |
| 36 | English-3 | A51715 |
| 37 | English-4 | A61715 |
| 38 | English -4 | A51716 |
| 39 | English -5 | A61716 |
| 40 | Psychology Special -3 | A51718 |

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St. Mira's College for Girls, Pune

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**1.1.3 - List of Activities for Courses having focus on employability/ entrepreneurship/ skill development offered by the institution during the last five years**

| Sr. No. | Name of the Course | Course Code |
|---|---|---|
| | **FYBSC** | |
| 41 | Discrete Mathematics | BS12003 |
| 42 | Principles of Digital Electronics | BS12008 |
| 43 | Electronics Practical | BSP12012 |
| 44 | Graph Theory | BS22003 |
| | **SYBSC** | |
| 45 | Mathematics - Numerical Analysis | BS31604 |
| 46 | Mathematics - Operations Research | BS41604 |
| 47 | Digital System Design | BS31605 |
| 48 | PIC Microcontroller Architecture, Interfacing & Programming | BS41605 |
| | **TYBSC** | |
| 49 | Operating Systems | BS61701 |
| 50 | Object oriented analysis and design | BS51706 |
| 51 | Advanced database management system | BS61706 |
| 52 | Lab Course III | BSP61709 |
| | **FYBBA** | |
| 53 | Principles of Management | BB22001 |
| | **TYBBA** | |
| 54 | Entrepreneurship Development | BB51702 |
| 55 | Specialisation - Finance | BB61706A |
| 56 | Specialisation - HR | BB61706B |
| 57 | Specialisation - Marketing | BB61706C |
| | **FYBBA(CA)** | |
| 58 | Business Communication Skills | BC12001 |
| 59 | Principles of Management | BC12002 |
| 60 | C Language | BC12003 |
| | **SYBBA(CA)** | |
| 61 | Software Engineering | BC31605 |
| 62 | Opertaing System | BC31603 |
| | **TYBBA(CA)** | |
| 63 | Web technology | BC51702 |
| 64 | Project | BC51706 |
| 65 | Advanced Web Technology | BC61701 |
| 66 | Project | BC61706 |

ST. MIRA'S COLLEGE FOR GIRLS POONA-411001

Jayati

**IQAC Co-Ordinator**
**St. Mira's College for Girls, Pune**

G. H. Gidwani

**Principal**
**St. Mira's College for Girls**

# St. Mira's College for Girls, Pune
(Autonomous-Affiliated to Savitribai Phule Pune University)
B.Com.
Subject: Consumer Protection & Business Ethics
Semester: I
Year: 2020-21

## Unit 1_Study of Process of Obtaining Redressal under the Consumer Redressal Agencies: Life Skills

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• **Study Of IRDA in Consumer Grievance Redressal**

The Insurance Ombudsman scheme was created by the Government of India for individual policyholders to have their complaints settled out of the courts system in a cost-effective, efficient and impartial way.
There are at present 17 Insurance Ombudsman in different locations and any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

You can approach the Ombudsman with complaint if:

•You have first approached your insurance company with the complaint and
•They have rejected it
•Not resolved it to your satisfaction or
•Not responded to it at all for 30 days
•Your complaint pertains to any policy you have taken in your capacity as an individual and
•The value of the claim including expenses claimed is not above Rs 30 lakhs.
•Your complaint to the Ombudsman can be about:

a) Delay in settlement of claims, beyond the time specified in the regulations, framed under the IRDA Act, 1999.

b) Any partial or total repudiation of claims by the Life insurer, General insurer or the Health insurer.

c) Any dispute about premium paid or payable in terms of insurance policy

d) Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.

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Shanthi

Asst. Prof. Shanthi Fernandes