



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

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

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शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र

दूरध्वनी - ईपीएबीएक्स - २६०९०००, अभ्यासमंडळे विभाग दूरध्वनी विभाग ०२३१-२६०९०९३/९४



Ref../SU/BOS/Com & Mgmt./

No 00180

Date : 12/09/2022

To,

The Principal
Affiliated (Commerce & Management) College
Shivaji University, Kolhapur

**Subject : Regarding syllabi of B. Com. Part-I 1) Business Management (Entire)
(Sem. I & II) 2) Bank Management (Entire) (Sem. I & II) Choice Based
Credit System (CBCS) degree programme under the Faculty of Commerce &
Management as per National Education Policy, 2020**

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the University authorities have accepted and granted approval to the revised syllabi of **B. Com. Part-I 1) Business Management (Entire) (Sem. I & II) 2) Bank Management (Entire) (Sem. I & II) Choice Based Credit System (CBCS)** under the Faculty of Commerce & Management as per National Education Policy, 2020

This syllabi shall be implemented from the academic **year 2022-2023** onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website www.unishivaji.ac.in (Online Syllabus).

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

Thanking you,

Yours faithfully,

Dy. Registrar

Encl : As above

Copy to,

1. I/c Dean, Faculty of Commerce & Management
2. Chairman, BOS under Faculty of
Commerce & Management
3. Director, BOEE
4. Appointment Section
5. P. G. Admission Section
6. B. Com. Section
7. Affiliation Section (U.G./P.G.)
8. Computer Center/I.T.
9. Eligibility Section
10. Distance Education
11. P.G. Seminar Section

for information

for information and necessary action.



Shivaji University, Kolhapur

Choice Based Credit System (CBCS)

**Bachelor of Commerce
B.Com. (Bank Management)
Program**

Faculty of Commerce and Management

(Regulations in accordance with National Education
Policy to be implemented from Academic Year 2022-23)

Shivaji University, Kolhapur

Faculty of Commerce & Management

BACHELOR OF COMMERCE

B.COM. (BANK MANAGEMENT)

Course Structure under Choice Based Credit System (CBCS)

Title:

The degree shall be titled as 'Bachelor of Commerce (Bank Management) under the faculty of commerce with effect from the academic year 2022-23

B.Com. (Bank Management) Sem. I & II from Academic Year 2022-23

B.Com. (Bank Management) Sem. III & IV from Academic Year 2023-24

B.Com. (Bank Management) Sem. V & VI from Academic Year 2024-25

B.Com. (Bank Management) Sem. VII & VI II from Academic Year 2025-26

Program Specific Outcome (PSO):

- Program will enable students to understand basics to advance knowledge of banking sector.
- Program will provide in-depth knowledge to the students in respect of current trends in banking sector as well as various banking models taking place in India.

Program Outcomes (PO):

After completing B.com. (Bank management) program the students will be able to:-

1. Identify the different functional aspects of banking world and recognize different opportunities in banking sector.
2. Acquire the different skills necessary for professional attitude.
3. Identify the problems and challenges faced by banks in reaching remote areas of the country as well as recent trends in banking sector.
4. Identify role and importance of technology in banking sector.
5. Analyze the day to day banking operations in practice.

Pattern of CBCS:

The pattern for the purpose of Semester end examination shall be as mentioned below:

- **B.COM. (BANK MANAGEMENT) Sem I & II:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester.

Note: Exit option with Certificate in Commerce with the completion of courses equal to a minimum of 52 credits

- **B.COM. (BANK MANAGEMENT) Sem III & IV:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester except Environmental Studies. Environmental studies University Examination is in Semester IV (Theory 70 marks, Project Work 30 marks).

Note: Exit option with Diploma in Commerce with the completion of courses equal to a minimum of 108 credits

- **B.COM. (BANK MANAGEMENT) Sem V & VI:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester.

Note: Exit option with Bachelor of Commerce Degree with the completion of courses equal to a minimum of 160 credits

- **B.COM. (BANK MANAGEMENT) Sem VII & VIII:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester. Internship & Dissertation will be compulsory in Semester VIII.

Note: Award of Bachelor of Commerce with Honors/Research [B. Com. (Hon./Research)] with completion of courses equal to minimum of 198 credits

Compulsory Civic Course (CCC)

For Sem I and Sem V there shall be Compulsory Civic Courses under Self Study Mode which are as follows:

Sem I: CCC- I : Democracy, Elections and Good Governance (non-credit)

Sem V : CCC-II: Constitution of India and Local Skill Development (non-credit)

Skill Enhancement Course (SEC)

For Skill Enhancement Courses (Multidisciplinary) follow the guidelines extended by Shivaji University, Kolhapur.

- CCC courses are of self-study mode. The study material of all above courses will be made available on University Website.
- The examination of each of the course will be of 50 marks having 25 MCQ Questions. Minimum 20 marks (40%) out of 50 are required for passing.
- The duration of examination shall be 60 minutes
- The examination shall be conducted at the college level

- The list of all candidates along with marks is to be submitted by the Principal to the University
- The degree will be awarded only after successful completion of these courses
- The performance of students regarding Non-Credit Courses (CCC & SEC) shall be separately mentioned in Result sheet as Pass or Fail

Credit distribution chart for B.COM. (BANK MANAGEMENT) Program:

Sr. No.	Course Name	Total Courses (Papers)	Total Credits	% in Total Courses
1	CC: Core Course	30	120	55.56
2	DSE: Discipline Specific Elective	7	28	12.96
3	AECC: Ability Enhancement Compulsory Course	8	34	14.81
4	SEC: Skill Enhancement Course	9	16	16.67
	VBC: Value Based Course			
	Total	54	198	100

Duration:

- The program shall be a Full Time program.
- The duration of program shall be Four years.
- Every year students will have exist option with:-
(1st Year: Certificate, 2nd Year: Diploma, 3rd Year: Degree, 4th Year: Honors)
- The program shall be run on self supporting basis.
- Student has to complete the program within six years i.e. 4+4 years.

Number of Students:

A batch shall consist of not more than 60 students

Eligibility:

As per Ordinance

12th Pass with Commerce/Science, Minimum Competency Vocational Courses (MCVC) or Equivalent

Medium of Instruction:

The medium of instructions shall be in English.

Teachers Qualification:

As per rules and regulations of Shivaji University, Kolhapur and Govt. of Maharashtra

Scheme of Examination:

B.COM. (BANK MANAGEMENT) Program will be conducted through CBCS Semester pattern the pattern for the purpose of Semester end examinations shall be as mentioned below:

- **B.COM. (BANK MANAGEMENT) Sem I & II:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester.

Note: Exit option with Certificate in Commerce with the completion of courses equal to a minimum of 52 credits

- **B.COM. (BANK MANAGEMENT) Sem III & IV:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester except Environmental Studies. Environmental studies University Examination is in Semester IV (Theory 70 marks, Project Work 30 marks).

Note: Exit option with Diploma in Commerce with the completion of courses equal to a minimum of 108 credits

- **B.COM. (BANK MANAGEMENT) Sem V & VI:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester.

Note: Exit option with Bachelor of Commerce Degree with the completion of courses equal to a minimum of 160 credits

- **B.COM. (BANK MANAGEMENT) Sem VII & VIII:** 100 marks for each course (Theory 80 marks, Internal 20 marks) University Examination at the end of each semester. Internship & Dissertation will be compulsory in Semester VIII.

Note: Award of Bachelor of Commerce with Honors/Research [B. Com. (Hon./Research)] with completion of courses equal to minimum of 198 credits

Workload (Period/Lectures for each Course):

For every semester 60 periods (48 minutes per period) are allotted to complete the syllabus of each Course (Subject)

Standard of Passing:

- A candidate must obtain minimum 40% of the marks in each University and internal examination paper as well as internship and dissertation.
- For environmental studies Semester IV the candidate shall have to score 28 marks out of 70 marks theory paper and 12 marks out of 30 for project work.
- A candidate who fails in any number of subjects during semester – I & II shall be admitted to B.COM. (BANK MANAGEMENT)-II (appear for semester– III & Semester IV examination)
- However the candidate shall not be admitted to B.COM. (BANK MANAGEMENT)- III (Semester-V) unless he/she passed in all the subjects at B.COM. (BANK MANAGEMENT) I (Semester-I & Semester-II)
- A candidate who fails in any number of subjects during Semester-III & IV shall be admitted

for B.COM. (BANK MANAGEMENT).-III & allowed to appear for Semester –V & VI examinations.

- However the candidate shall not be admitted to B.COM. (BANK MANAGEMENT)- IV (Semester-VII) unless he/she passed in all the subjects at B.COM. (BANK MANAGEMENT) III (Semester-V& Semester-VI).
- However under the National Education Policy the rules extended by University, time to time regarding ATKT will be applicable.

Gradation Chart:

As per University norms

Fee Structure:

As per University norms

Requirements:

1. Core Faculty:

For First Year Sem I & Sem II	-1 Full Time Faculty
For Second Year Sem III & Sem IV	-1 Full Time Faculty
For Third Year Sem V & Sem VI	-1 Full Time Faculty
For Third Year Sem VII & Sem VIII	-1 Full Time Faculty
Total – 4 Full Time Faculties	

In addition there shall be visiting faculty drawn from academicians/professionals from different fields. The eligibility norms for the post of Assistant Professor are as per UGC norms. As per the need additional faculty on CHB basis may be appointed to give justice to the subject.

2. Library:

The entire library fees collected from the students shall be invested on library.

3. Equipments and Stationary:

Supply of Computers, Overhead Projectors, Necessary Software, Operating Stationery, Necessary Stationery.

Shivaji University, Kolhapur

B.Com (Bank Management) CBCS (Entire)

COURSE STRUCTURE

Sem	CC	DSE/OEC/IDS	AECC/ Languages	Skill Enhancement Courses (SEC) * Multidisciplinary	Total
I	5 x 4 = 20		4	SEC – I (1)	26
				VBC (1)	
II	5 x 4 = 20		4	SEC -II (2)	26
III	4 x 4 = 16		2 x 4 =8	SEC -III (2)	26
IV	4 x 4 = 16		2 x 4 =8 + 4 (EVS)	SEC -IV (2)	30
V	4 x 4 = 16	DSE (2 x 4 =8)		SEC -V (2)	26
VI	4 x 4 = 16	DSE (2 x 4 =8)		SEC -VI (2)	26
VII	2 x 4= 8	DSE (2 x 4=8)		SEC -VII (2)	18
VIII	2 x 4= 8	DSE 1 x 4= 4 (Dissertation)	1x 6= 6 (Internship)	SEC -VIII (2)	20
Total	30	7	8	9	198

Sr. No.	Course Name
1	CC: Core Course
2	AECC: Ability Enhancement Compulsory Course
3	SEC: Skill Enhancement Course
4	DSE: Discipline Specific Elective
5	VBC: Value Based Course
Note:*	<ul style="list-style-type: none"> ▪ For Skill Enhancement Courses (SEC): Multidisciplinary follow the guidelines extended by Shivaji University, Kolhapur. ▪ Besides above courses additional Non CGPA courses as per the directions of Government and Hon'ble High Court are applicable.

Structure of B.Com (Bank Management) Semester I & II

STRUCTURE – I												
SEMESTER- I DURATION: 06 MONTHS												
	TEACHING SCHEME					EXAMINATION SCHEME						
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM			
Sr. No.	Course Type	No. Of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN	
1	CC 1	4	3.2	4		3	80	32		20	8	
2	CC 2	4	3.2	4		3	80	32		20	8	
3	CC 3	4	3.2	4		3	80	32	Seminar	20	8	
4	CC 4	4	3.2	4		3	80	32		20	8	
5	CC 5	4	3.2	4		3	80	32		20	8	
6	AECC- 1	4	3.2	4		3	80	32		20	8	
7	SEC – I*	1	0.8	1								
	VBC*	1	0.8	1								
											120	
Total		26		26			480		Theory + Internal 480+ 120 = 600			
STRUCTURE – I												
SEMESTER- II DURATION: 06 MONTHS												
	TEACHING SCHEME					EXAMINATION SCHEME						
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM			
Sr. No.	Course Type	No. of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN	
1	CC 6	4	3.2	4		3	80	32		20	8	
2	CC 7	4	3.2	4		3	80	32		20	8	
3	CC 8	4	3.2	4		3	80	32	Seminar	20	8	
4	CC 9	4	3.2	4		3	80	32		20	8	
5	CC 10	4	3.2	4		3	80	32		20	8	
6	AECC- 2	4	3.2	4		3	80	32		20	8	
7	SEC II*	2	1.6	2								
											120	
Total		26		26			480		Theory + Internal 480+ 120 = 600			
Grand Total		52		52			960		Theory + Internal 960+ 240= 1200			

Note: Exit option with Certificate in Commerce with the completion of courses equal to a minimum of 52 credits

Structure of B.Com (Bank Management) Semester III& IV

STRUCTURE – II												
SEMESTER- III DURATION: 06 MONTHS												
	TEACHING SCHEME					EXAMINATION SCHEME						
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM			
Sr. No.	Course Type	No. Of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN	
1	CC 11	4	3.2	4		3	80	32		20	8	
2	CC 12	4	3.2	4		3	80	32		20	8	
3	CC 13	4	3.2	4		3	80	32	Seminar	20	8	
4	CC 14	4	3.2	4		3	80	32		20	8	
5	AECC- 3	4	3.2	4		3	80	32		20	8	
6	AECC- 4	4	3.2	4		3	80	32		20	8	
7	SEC –III*	2	1.6	2								
											120	
Total		26		26			480		Theory + Internal 480+ 120 = 600			
STRUCTURE – II												
SEMESTER- IV DURATION: 06 MONTHS												
	TEACHING SCHEME					EXAMINATION SCHEME						
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM			
Sr. No.	Course Type	No. of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN	
1	CC 15	4	3.2	4		3	80	32		20	8	
2	CC 16	4	3.2	4		3	80	32		20	8	
3	CC 17	4	3.2	4		3	80	32	Seminar	20	8	
4	CC 18	4	3.2	4		3	80	32		20	8	
5	AECC- 5	4	3.2	4		3	80	32		20	8	
6	AECC- 6	4	3.2	4		3	80	32		20	8	
7	AECC- 7 (EVS)	4	3.2	4								
8	SEC IV*	2	1.6	2								
											120	
Total		30		30		480		Theory + Internal 480+ 120 = 600				
Grand Total		56		56		960		Theory + Internal 960+ 240= 1200				

Note: Exit option with Diploma in Commerce with the completion of courses equal to a minimum of 108 credits

Structure of B.Com (Bank Management) Semester V & VI

STRUCTURE – III											
SEMESTER- V DURATION: 06 MONTHS											
	TEACHING SCHEME					EXAMINATION SCHEME					
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM		
Sr. No.	Course Type	No. Of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC 19	4	3.2	4		3	80	32		20	8
2	CC 20	4	3.2	4		3	80	32		20	8
3	CC 21	4	3.2	4		3	80	32	Seminar	20	8
4	CC 22	4	3.2	4		3	80	32		20	8
5	DSE I	4	3.2	4		3	80	32		20	8
6	DSE II	4	3.2	4		3	80	32		20	8
7	SEC – V*	2	1.6	2							
										120	
Total		26		26			480		Theory + Internal 480+ 120 = 600		
STRUCTURE – III											
SEMESTER- VI DURATION: 06 MONTHS											
	TEACHING SCHEME					EXAMINATION SCHEME					
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM		
Sr. No.	Course Type	No. of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC 23	4	3.2	4		3	80	32		20	8
2	CC 24	4	3.2	4		3	80	32		20	8
3	CC 25	4	3.2	4		3	80	32	Seminar	20	8
4	CC 26	4	3.2	4		3	80	32		20	8
5	DSE III	4	3.2	4		3	80	32		20	8
6	DSE IV	4	3.2	4		3	80	32		20	8
7	SEC VI*	2	1.6	2							
										120	
Total		26		26			480		Theory + Internal 480+ 120 = 600		
Grand Total		52		52		960		Theory + Internal 960+ 240= 1200			

Note: Exit option with Bachelor of Commerce Degree with the completion of courses equal to a minimum of 160 credits

Structure of B.Com (Bank Management) Semester VII & VIII

STRUCTURE – IV											
SEMESTER- VII DURATION: 06 MONTHS											
	TEACHING SCHEME					EXAMINATION SCHEME					
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM		
Sr. No.	Course Type	No. Of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC 27	4	3.2	4		3	80	32		20	8
2	CC 28	4	3.2	4		3	80	32		20	8
3	DSEV	4	3.2	4		3	80	32	Seminar	20	8
4	DSEVI	4	3.2	4		3	80	32		20	8
5	SEC – VII*	2	1.6	2							
										80	
	Total	18		18				320		Theory + Internal 320+ 80 = 400	
STRUCTURE – IV											
SEMESTER- VIII DURATION: 06 MONTHS											
	TEACHING SCHEME					EXAMINATION SCHEME					
	THEORY (TH)				Practical (PR)	THEORY			INTERNAL EXAM		
Sr. No.	Course Type	No. of lectures	Hours	Credits	NO PRACTICAL	PAPER HOURS	MAX	MIN	Internal	MAX	MIN
1	CC 29	4	3.2	4		3	80	32		20	8
2	CC 30	4	3.2	4		3	80	32	Seminar	20	8
3	DSE VII (Dissertation)	4	3.2	4		-	-	-		100	40
4	AECC- 8 (Internship)	6	4.8	6		-	-	-		150	60
5	SEC VIII*	2	1.6	2							
							160			290	116
	Total	20		20						Theory + Internal 160+290 = 450	
	Grand Total	38		38					Theory + Internal 480+370 = 850		

Note: Award of Bachelor of Commerce with Honors/Research [B. Com. (Hon./Research)] with completion of courses equal to minimum of 198 credits

B.Com (Bank Management) - List of Courses (Subjects)

Semester I		Semester II	
Course Code	Course (Subject)	Course Code	Course (Subject)
CC 1	Basics of Accounting	CC 6	Financial Accounting
CC 2	Principles of Banking	CC 7	Practical Banking
CC 3	Central Banking	CC 8	Rural Banking
CC 4	Micro Business Economics	CC 9	Managerial Economics
CC 5	Principles of Business Management	CC 10	Principles of Marketing
AECC-1	Business Communication	AECC- 2	Communication Skills
SEC – I*	Multidisciplinary	SEC-II*	Multidisciplinary
VBC*	Multidisciplinary		

Sr. No.	Course Name
1	CC: Core Course All courses (subjects) are compulsory.
2	AECC: Ability Enhancement Compulsory Course
3	SEC: Skill Enhancement Course
4	DSE: Discipline Specific Elective
5	VBC: Value Based Course
6	(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem I: CCC – I : Democracy, Elections and Good Governance
7	(B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem II: SDC – I : Any one from following (i) to (v) i) Business Communication & Presentation ii) Event management iii) Personality Development, iv) Yoga & Physical Management v) Resume, Report & proposal writing
Note:*	<ul style="list-style-type: none"> ▪ For Skill Enhancement Courses (SEC): Multidisciplinary follow the guidelines extended by Shivaji University, Kolhapur. ▪ Besides above courses additional Non CGPA courses as per the directions of Government and Hon'ble High Court are applicable.

B.Com (Bank Management) - List of Courses (Subjects)

Semester III		Semester IV	
Course Code	Course (Subject)	Course Code	Course (Subject)
CC 11	Bank Accounting	CC 15	Auditing
CC 12	Indian Banking Environment	CC 16	Co-operative Banking
CC 13	Retail Banking	CC 17	Development Banks
CC 14	Business Mathematics & Statistics	CC 18	Recent Trends in Banking
AECC- 4	Human Resource Management	AECC- 6	Organizational Behavior
AECC- 5	Macro Economics	AECC- 7	Recent Trends in Indian Economy
SEC –III*	Multidisciplinary	AECC (EVS)	Environmental Studies
		SEC IV*	Multidisciplinary

Sr. No.	Course Name
1	CC:Core Course All courses (subjects) are compulsory.
2	AECC: Ability Enhancement Compulsory Course
3	SEC: Skill Enhancement Course
4	DSE: Discipline Specific Elective
5	VBC: Value Based Course
6	AECC(EVS) : Ability Enhancement Compulsory Course -Environmental Studies
Note:*	<ul style="list-style-type: none"> ▪ For Skill Enhancement Courses (SEC): Multidisciplinary follow the guidelines extended by Shivaji University, Kolhapur. ▪ Besides above courses additional Non CGPA courses as per the directions of Government and Hon'ble High Court are applicable.

B.Com (Bank Management) - List of Courses (Subjects)

Semester V		Semester VI	
Course Code	Course (Subject)	Course Code	Course (Subject)
CC 19	Corporate Banking	CC 23	Foreign Exchange and Foreign Trade Finance
CC 20	International Banking	CC 24	Product Development
CC 21	Credit and Risk Management	CC 25	Treasury Management
CC 22	Insurance	CC 26	Information Technology
DSE I	Entrepreneurship Development	DSE III	Modern Management Practices
DSE II	Financial Markets and Services	DSE IV	Project Appraisal and Monitoring
SEC – V*	Multidisciplinary	SEC VI*	Multidisciplinary

Sr. No.	Course Name
1	CC: Core Course All courses (subjects) are compulsory.
2	AECC: Ability Enhancement Compulsory Course
3	SEC: Skill Enhancement Course
4	DSE: Discipline Specific Elective
5	VBC: Value Based Course
6	(A) Non-Credit Self Study Course : Compulsory Civic Courses (CCC) For Sem V: CCC – II : Constitution of India and Local Self Government
7	(B) Non-Credit Self Study Course : Skill Development Courses (SDC) For Sem VI: SDC – II: Any one from following (vi) to (x) vi) Interview & Personal Presentation Skill, vii) Entrepreneurship Development Skill, viii) Travel & Tourism, ix) E-Banking & Financial Services, x) RTI & Human Right Education (HRE), IPR & Patents
Note:*	<ul style="list-style-type: none"> ▪ For Skill Enhancement Courses (SEC): Multidisciplinary follow the guidelines extended by Shivaji University, Kolhapur. ▪ Besides above courses additional Non CGPA courses as per the directions of Government and Hon’ble High Court are applicable.

B.Com (Bank Management) - List of Courses (Subjects)

Semester VII		Semester VIII	
Course Code	Course (Subject)	Course Code	Course (Subject)
CC 27	Advanced Research Methodology	CC 29	Computer Application in Research
CC 28	Research Ethics	CC 30	Research in Bank Management
DSE V	Banking and Cyber Laws	DSE VII	Dissertation
DSE VI	Demographic Studies	AECC- 8	Internship
SEC VII*	Multidisciplinary	SEC VIII*	Multidisciplinary

Sr. No.	Course Name
1	CC: Core Course All courses (subjects) are compulsory.
2	AECC: Ability Enhancement Compulsory Course
3	SEC: Skill Enhancement Course
4	DSE: Discipline Specific Elective
5	VBC: Value Based Course
Note:*	<ul style="list-style-type: none"> ▪ For Skill Enhancement Courses (SEC): Multidisciplinary follow the guidelines extended by Shivaji University, Kolhapur. ▪ Besides above courses additional Non CGPA courses as per the directions of Government and Hon'ble High Court are applicable.

Shivaji University Kolhapur
B. Com (Bank Management) Part-I
Semester –I

Course Code: CC 1

Subject: Basics of Accounting

Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Students will get the knowledge of various accounting concept
- Students will instill the practical knowledge about basic accounting procedures with the help of Problems.
- Students will acquaint them with knowledge of Bank Reconciliation Statement and its use.

Unit	Content	Contact Hours
I	Unit: I: Book keeping & Accounting Meaning- Scope- Accounting Concepts and Conventions- Accounting Standards Indian and International.	15
II	Unit: II: Basic Accounting Terms Types of Accounts- Accounting Rules- Journal- Meaning- Importance- Journalizing procedure.	15
III	Unit: III: Ledger & Subsidiary Books Ledger Meaning, Definition- Importance of Ledger- Ledger posting- Subsidiary books Meaning- Types of Subsidiary books- Posting in Subsidiary books.	15
IV	Unit: IV: Bank Reconciliation Statements Meaning- Definition- Need and Importance of Bank Reconciliation Statement- Specimen of Bank Reconciliation Statement- Preparation of Bank Reconciliation Statement.	15

References:-

1. Principles and Practice of Accountancy- Gupta R.L. and Gupta V.K.
2. Accounting & Finance for Bankers- Indian Institute of Banking And Finance-
3. Advanced Accounts - Shukla and Grewal
4. Financial Accounting- Khan & Jain
5. An Introduction to Accountancy - Maheshwari & Maheshwari
6. Advanced Accounting- Jain & Narang

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester I

Course Code: CC 2

Subject: Principles of Banking

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcome:

- Students will be introduced to fundamental concepts of banking.
- Students will get thorough knowledge of banking laws and operations.
- Students will be enlightened regarding the new concepts introduced in the banking system.

Unit	Topic	Contact Hours
I	Indian Financial System & Types of Banks: - Overview of the Indian Financial System, History - Structure - Role of Financial System in Economic Development. - Types of Banks: Central Bank, Commercial Banks, Co-operative Banks, Small Finance Banks, Payment Banks, Scheduled & Non-Scheduled Banks.	15
II	Banking Regulation Act, 1949 & Banking Related Laws: - Introduction of Banking Regulation Act, 1949, History, Objectives, Features, Important provisions, Offences & Punishment and Amendments to the Banking Regulation Act, 1949. - Know Your Customer Norms, Consumer Protection Act, Anti-Money Laundering Standards, Banking Ombudsman Scheme.	15
III	Banker Relationship & Functions of Banks: - Introduction & Definition of Customer, Banker-Customer Relationship: General & Special, Termination of relationship, Banker's Special Relationship. - Primary & Secondary Functions & Ancillary Services.	15
IV	Financial Inclusion & Financial Literacy: - Introduction, Objective, Need, Different Financial Inclusion Programmes and Schemes in India, Operations. - Meaning, Fundamental Components, Importance & Benefits.	15

References:

1. Principles and Practice of Banking – Indian Institute of Banking and Finance.
2. Modern banking and Insurance – Jain J. N – Jain R.K.
3. Banking Law and Practice in India- Tanna – Datta C.R.
4. Indian Banking – Nature and Problems – Desai Vasant.
5. Fundamentals of Banking Theory and practice – Basu A.K.
6. Principles & Practices of Banking - By Indian Institute of Banking & Finance Macmillan Publication.

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester I

Course Code: CC 3

Subject: Central Banking

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcome:

- Students will be introduced to the concept of central banking.
- Students will get a thorough knowledge of the Reserve Bank of India.
- Students will be enlightened about various instruments & policies implemented by the Reserve Bank of India.

Unit	Topic	Contact Hours
I	Introduction to Central Banking: - Meaning, Evolution of Central Banks, Main Functions - Development of Central Banks in Developed and Developing Countries - Role of Central Bank in Economic Development, Trends in Central Bank Functions.	15
II	Central Banking in India: - RBI & its origin, Role of RBI, Purpose & Objectives, Constitution and Governance - Main Functions, Development/ Promotion Functions, Supervisory Functions - Recent Developments of RBI, RBI & Other Banks.	15
III	Monetary and Credit Policy: - Meaning & Policies, Objectives - Instruments, Need & Other Aspects of the Policies.	15
IV	Inflation and Price Control by RBI: - Intervention mechanisms- Exchange Rate Stability, Rupee Value, Controlling Measures.	15

References:

1. Bank Lending- Prasad S. Vipradas and Prof. Dr. J.K. Syan, Himalaya Publication House
2. Banking Reforms in India- Managing Change- K. Subramanian, T.K. Velayudham, Tata Mcgraw-Hill Publication
3. Indian Financial System- ReenaMadhav-Sublime Publication Jaypur.
4. Money, Banking, International Trade, and Public Finance- Dr. D.M. Mithani, Himalaya Publishing

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester I

Course Code: CC 4

Subject: Micro Business Economics

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

1. The Students will understand nature and scope of Micro Business Economics.
2. The Students will acquainted with various Micro Economics theories
3. The Students will be aware about the application of Micro Economics theories in business decision making

Unit	Topics	Contact Hours
I	Introduction of Business Economics A. Definition, Concept, Nature and scope of Business Economics B. Features of Business Economics – Micro and Macro Economics, C. Goal of Business Firm- Profit maximization.	15
II	Demand Function – A. Concept of Demand B. Indifference Curve analysis C. Elasticity of Demand –Concept of Price Elasticity of Demand, Types of price elasticity of Demand – Income elasticity of Demand, Cross elasticity of Demand	15
III	Demand Forecasting – A. Meaning of Demand forecasting – Importance in Business decision making. B. Methods of Demand forecasting - Market survey, Time Series and Graphical method.	15
IV	Production Function – A. Meaning of Production Function – Total, Average, and Marginal production. Inputs – fixed and Variable inputs. B. Production Theories: Law of variable proportion, Law of Returns to scale. - Internal Economies and External Economies.	15

Reference Books:

1. Principles of Economics – Alfred Marshall
2. Economic Theory of Monopolistic Competition–Chamberlin E.H.
3. Managerial Economics – D.Gopalkrishna.
4. Managerial Economics – Dr.M.N.Shinde.
5. Managerial Economics – D.N.Dwivedi.
6. Managerial Economics –J.C.Verma.
7. Principle of Economics – K.P.M.Sundaram&M.C.Vaish.
8. Modern Economic Theory - K.K.Dewett.
9. Advanced Economic Theory-M.L.Jhingan.

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester I
Course Code: CC 5
Subject: Principles of Business Management
Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

1. The Students will understand various theories of management developed by experts from time to time
2. The Students will understand various functions of management
3. The Students will be acquainted with application of management principles in business Organizations and business decision making

Unit	Topics	Contact Hours
I	A .Introduction to management: Concept and Nature of Management, need for the study, Managerial levels and Functions of Management. B. Contribution to Development of Management Theory: F.W.Taylor, Henri Fayol, Elton Mayo and Peter Drucker	15
II	Planning and Decision Making: A. Planning -Concept, Types, Steps in Planning process. Environmental Analysis (internal and external environment). B. Forecasting- Meaning and Techniques C. Decision Making- Concept, Types and decision making process	15
III	Organizing and Staffing: A. Organizing - Concept, Principles and Process. B. Types of organizations C. Authority and Responsibility. D. Staffing- Nature and importance of Staffing	15
IV	Directing and controlling : A. Direction: Concept and Principles of direction B. Communication : Concept , Types and Communication Process C. Motivation : Concept and Maslow's Need Hierarchy Theory D. Controlling : Meaning and steps in controlling	15

References :

1. Peter F Drucker, Practice of Management, Mercury Books, London
2. Organisation and Management- Dr. C.B. Gupta
3. Business Organization and Management –M.C.Shukla
4. Essentials of Management- Koontz and O' Donnell
5. Management- Principles and practice- Shriniwas & Chunawala
6. Principles of management: Terry,G.R. and Stephen Franklin

Shivaji University Kolhapur
B. Com (Bank Management) Part-I
Semester –I

Course Code: AECC 1

Subject: Business Communication

Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Students will develop fine communication skills.
- Students will improve speaking, learning and interview skills.
- Students will improve their personality development.

Unit	Content	Contact Hours
I	Unit: I: Introduction to Business Communication <ul style="list-style-type: none">▪ Meaning, Definition, Basic forms of Communication▪ Process and Need of Communication.▪ Channels of Communication▪ Global world Impact of technological advancements on Communication	15
II	Unit: II: Methods and Modes of Communication <ul style="list-style-type: none">▪ Meaning of Verbal and Non-verbal Communication▪ Characteristics of Verbal and Non-verbal Communication▪ Various modes of communication▪ Telephonic and Mobile Communication, E-communication and Video Conferencing etc.	15
III	Unit: III: Barriers to Communication and Business Ethics <ul style="list-style-type: none">▪ Physical, Semantic Language, Socio-Cultural, Psychological Barriers▪ Ways to Overcome these Communication Barriers▪ Concept of Business Ethics and its Importance▪ Development of positive personal attitude and SWOT analysis	15
IV	Unit: IV: Communication Skills <ul style="list-style-type: none">▪ Listening Skill: Importance, Factor affecting listening skills▪ Speaking Skill: Importance, Principles of effective speaking▪ Interview Skill: Types of Interview, Preparing for an Interview▪ Brief about Group Discussion, Business Meetings, Conferences, etc.	15

References:-

1. Business Communication- D.D. Singhal
2. Communication Skill- Dr. P. L. Pardeshi
3. Business Communication- Varinder Kumar
4. Essential of Business Communication- Rajendra Pal

Shivaji University Kolhapur
B. Com (Bank Management) Part-I
Semester –II
Course Code: CC 6
Subject: Financial Accounting
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Students will impart the knowledge of various accounting concept.
- Students will instil the practical knowledge about Vertical Financial Statements of Company.
- Students will get aware of accounting knowledge like Tally.

Unit	Content	Contact Hours
I	Unit: I: Joint Venture Meaning- type of joint venture- Difference between joint venture and partnership- Accounting Procedure.	15
II	Unit: II : Financial Statements of Company Form of Balance sheet, Profit & Loss account- Various Schedules- Preparation of Financial Statements(Vertical Form Only)	15
III	Unit: III: Working Capital Meaning- Importance of working capital- Components of working capital- Preparation of working capital statement.	15
IV	Unit: IV: Accounting Software Introduction- Features of tally- Accounting procedure in tally with latest version.	15

References:-

1. Principles and Practice of Accountancy- Gupta R.L. and Gupta V.K.
2. Advanced Accounts - Shukla and Grewal
3. Financial Accounting- Khan & Jain
4. An Introduction to Accountancy- Maheshwari & Maheshwari
5. Advanced Accounting- Jain & Narang
6. Computer Accounts- Arora

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester II

Course Code: CC 7

Subject: Practical Banking

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcome:

- Students will be introduced to fundamental concepts of lending and credit monitoring.
- Students will get thorough knowledge of types of customers, documentation & charging securities.
- Students will be enlightened regarding the concepts of NPA.

Unit	Topic	Contact Hours
I	Account Opening, Various Types of Customers & Documentation: - Types of Bank Customers: Personal Account, Hindu Undivided Family, Proprietorship Firm, Partnership Firm, Limited Liability Partnership, Companies. - Introduction of Documentation, Document, Different types of documents, Steps & Process of documentation, Securitization.	15
II	Principles of Lending & Credit Monitoring: - Principle of Lending, Important aspects for Project Report Assessment, Important Aspect for Borrowers Profile, Non-Fund Based Limits, Credit Monitoring, Types.	15
III	Charging on Securities & Collaterals Securities: - Introduction of Charging on securities, Modes. - Introduction of Collaterals securities, Kinds of Securities.	15
IV	Non- Performing Assets: - Introduction, Meaning, Computation of NPA Levels, - Asset Classification, Determinants of Asset Classification & Health codes, Provisioning Norms.	15

References:

1. Principles and Practice of Banking – Indian Institute of Banking and Finance.
2. Modern banking and Insurance – Jain J. N – Jain R.K.
3. Banking Law and Practice in India- Tanna – Datta C.R.
4. Indian Banking – Nature and Problems – Desai Vasant.
5. Fundamentals of Banking Theory and practice – Basu A.K.
6. Principles & Practices of Banking - By Indian Institute of Banking & Finance Macmillan Publication.

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester II

Course Code: CC 8

Subject: Rural Banking

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcome:

- Students will be introduced to the fundamental concepts of rural banking.
- Students will get a thorough knowledge of rural finance.
- Students will be lightened about the concepts of the priority sector and its finance and problems in rural banking.

Unit	Topic	Contact Hours
I	Rural India: Demographic Features, Characteristics of Rural Society, Economic Features, Infrastructure, Agriculture Economy, Rural Development Policies, Rural Issues.	15
II	Financing Rural Development: Regulation of Rural Financial Services, Rural Credit Institutions, Financing Agriculture/Allied Activities, Financing Rural Non-Farm Sector (RNFS), SME Finance.	15
III	Priority Sector Financing and Government Initiatives: Priority Sector Lending, Poverty Alleviation Programmes, Rural Housing & Education Loan.	15
IV	Problems and Prospects in Rural Banking: Role of Rural Banking- Emerging Trends in Rural Banking, Transaction Cost and Risk Cost, Financing Poor as Bankable Opportunities Micro Credit and Self-Help Group.	15

Reference:

1. Rural Banking and Agricultural Finance in India - Roy Durgadas
2. Rural Banking – IIBF
3. Rural Banking in India - Manas Chakrabarti
4. Rural Banking Operations – IIBF

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester II

Course Code: CC 9

Subject: Managerial Economics

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

1. The Students will understand concept of revenue and costs of production.
2. The Students will acquainted with various market structures and product pricing
3. The Students will be aware about factors of production and their pricing theories.

Unit	Topics	Contact Hours
I	Cost of production and Revenue – A. Concepts of costs: Money and Real cost, Opportunity cost, Social cost, Total, Average, and Marginal costs. Short run and long run cost curves. B. Concept of Revenue– Total, Average, and Marginal Revenue. C. Average, Marginal Revenue Curves in Perfect Competition and Monopoly market. D. Break Even Analysis.	15
II	Product Pricing I : A. Perfect competition: - Characteristics – Price and output Determination of firm in short and long run. B. Monopoly: - Characteristics – Price determination – Concept and types of Price discrimination	15
III	Product Pricing II : A. Monopolistic Competition – Characteristics – price and output determination of firm in short and long run. B. Oligopoly – Characteristics.	15
IV	Factor Pricing : A. Rent : Ricardian theory and modern theory of rent. B. Wages : Money and real wage – wage determination under imperfect market- Exploitation of labor. C. Interest : Neo - Classical and Keynesian theory of profit. D. Profit : Risks – Bearing and Uncertainty theories of Profit.	15

Reference Books :

1. Principles of Economics – Alfred Marshall
2. Economic Theory of Monopolistic Competition–Chamberlin E.H.
3. Managerial Economics – D.Gopalkrishna.
4. Managerial Economics – D.N.Dwivedi.
5. Managerial Economics –J.C.Verma.
6. Principle of Economics – K.P.M.Sundaram&M.C.Vaish.
7. Economics of Imperfect Competition – Mrs.Joan Robinson.
8. Business Economics – S.K.Misra&V.K.Puri.

Shivaji University, Kolhapur
B. Com (Bank Management) Part 1
Semester II

Course Code: CC 10

Subject: Principles of Marketing

Credit: 4 (Marks 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes: -

1. The Students will acquainted with core concept of marketing management
2. The Students will be able to understand Consumer Behavior in various environments
3. The Students will be acquainted with various marketing mix elements.
4. The Students will be able to understand basics of digital marketing.

Unit	Topics	Contact Hours
I	Introduction to Marketing: A. Meaning and definition of marketing ,importance of marketing B. Core concept of marketing- need, want, demand, value and satisfaction, exchange and transactions. C. Concept of Consumer Behaviour and factors affecting on it. D. Marketing planning.	15
II	Marketing Mix: A. Meaning and significance- B. 7 P's of marketing (Product, Price, Place, Promotion, People, Process and Physical evidence). C. Marketing environment- nature, Internal and external environment	15
III	Market Segmentation: A. Meaning, definition, Importance B. Basis for market segmentation C. Requisites of sound market segmentation. Target market selection and positioning, Product differentiation.	15
IV	IT Marketing and Marketing Information System (MIS) A. IT Marketing : Meaning ,Importance and forms of E marketing B. MIS (Marketing Information System)- Meaning ,Importance and Components of MIS	15

References:-

1. S.A. Sherlekar "Marketing Management" Himalaya Publishing House, Mumbai
2. Suri, "Marketing Management"
3. Philip Kotler, "Marketing Management" Prentice Hall of India Ltd, New Delhi.
4. Marchand& B. Vardharajan, "An Introduction to Marketing " Vikas publishing House, New Delhi
5. Dr. C.N. Sontakk ; Marketing Management
6. Arun Kumar &Meenakshi Marketing management
7. Davis- Olsan, Marketing Information System
8. Namkumari – Marketing Management
9. Stanton- Marketing Management

Shivaji University Kolhapur
B. Com (Bank Management) Part-I
Semester –II

Course Code: AECC 2

Subject: Communication Skills

Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Students will enhance their managerial communication at work skill set for career.
- Students will familiarized with the current expected requirement of the industry
- Students will empower with professional as well as remedial perspective.

Unit	Content	Contact Hours
I	Unit: I: Oral Communication <ul style="list-style-type: none">▪ Meaning Oral Communication, Principles of effective oral communication▪ Speech Preparation, Guidelines of effective speech▪ The art of speech and the art of presentation, Negotiation Skills▪ Distinction between written and oral communication	15
II	Unit: II: Writing Skill <ul style="list-style-type: none">▪ Business Letter: Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block▪ Principles of Effective Letter Writing▪ Drafting Business Letter, E-mail Writing, Application for Job, Resume Writing▪ Brief about Writing Report and Writing Book Review	15
III	Unit: III: Presentation Skill <ul style="list-style-type: none">▪ Principles of Effective Presentation▪ Guidelines for Effective Presentation▪ How to make a Power-Point Presentation▪ Poster/wall-paper Presentation	15
IV	Unit: IV: Conflict Management <ul style="list-style-type: none">▪ Conflict Management Definition, Theories, Sources▪ Approaches and strategies of dealing with conflicts▪ Conflict resolution Meaning, Methods of conflict resolution▪ Skills and technique for conflict management	15

References:-

1. Communication Skill- Dr. P. L. Pardeshi
2. Business Communication- Varinder Kumar
3. Essential of Business Communication- Rajendra Pal
4. Conflict Management & organizational efficiency -Dr. Sanjeet Kumar

Nature of Question Paper
B.Com. (Bank Management)
QUESTION PAPER PATTERN
FOR ALL SEMESTERS

Duration: 3 Hours

Total Marks – 80

Instructions: - 1. All Questions are compulsory

2. Figures to the right indicate marks

3. Use of Calculator is Compulsory for Accountancy/Finance Course

4. Scientific Calculator Not Allowed for Accountancy/Finance Course

Q. 1 Answer the Following (Fill in the Blanks, True or False)	10
Q.2 Broad Question/ Numerical Problem in Case of Accountancy/Finance etc.	15
OR	
Q.2 Broad Question/ Numerical Problem in Case of Accountancy/Finance etc.	15
Q.3 Write Short Answers/Numerical Problem in Case of Accountancy/Finance etc. (Any Two out of four)	10
Q.4 Write Brief Answers/Numerical Problem in Case of Accountancy/Finance etc. (Any Two out of four)	20
Q.5 Write Short Notes (Any Five out of eight)	25

Note:- The above nature of question paper is applicable for B.Com. Program for all eight semesters. For the courses where testing of students via numerical problems is concerned, Question number 1 and Question number 2 carries numerical problems (Accountancy/ Finance Paper Only).