



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 ०२३१-२६०९०९४



Ref../SU/BOS/Com & Mgmt./ 216

Date : 10/04/2024

To,

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

**Subject : Regarding syllabi of B. Com. Part-III 1) Business Management (Entire)
(Sem. V & VI) 2) Bank Management (Entire) (Sem. V & VI) 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-III 1) Business Management (Entire) (Sem. V & VI) 2) Bank Management (Entire) (Sem. V & VI) 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 **2024-2025** 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,

(Dr. S. M. Kubal)
Dy. Registrar

Encl : As above

Copy to,

- | | | |
|---|---|---------------------------------------|
| 1. I/c Dean, Faculty of Commerce & Management | } | for information |
| 2. Chairman, BOS under Faculty of Commerce & Management | | |
| 3. Director, BOEE | } | for information and necessary action. |
| 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 | | |



Shivaji University, Kolhapur

National Education Policy (NEP- 1.0)

Bachelor of Commerce

B.Com. (Bank Management) Part III

Programme

Faculty of Commerce and Management

(Regulations in accordance with National Education Policy to be
implemented from Academic Year 2024-25)

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –V
Course Code: CC 19
Corporate Banking (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Learner will understand the concept and importance of corporate banking
- Learner will able to apply the knowledge of corporate banking products in banking practices
- Learners will become expert in corporate banking services
- Learners will able to conduct corporate banking business.

Units	Content	Contact hrs.
I	Basics of Corporate Banking <ul style="list-style-type: none"> ▪ Meaning and Role of Corporate Banking in Economic Development ▪ Meaning, Features and Process of Factoring and Forfeiting services ▪ Meaning, Nature and sources of Working Capital Finance ▪ Nature and Importance of Business Advisory services 	15
II	Corporate Finance & Forex Management <ul style="list-style-type: none"> ▪ Concept and Importance of Offshore Banking Services ▪ Corporate Debt Restructuring Services. ▪ Meaning and Importance of Forex Management ▪ Nature and Importance of Import-Export Finance. 	15
III	Investment Banking <ul style="list-style-type: none"> ▪ Meaning, Evolution and Scope of Investment Banking. ▪ Meaning and Functions of Merchant Banks ▪ Meaning and Nature of Venture Capital ▪ Meaning and Importance of Loan Syndication 	15
IV	Project and Infrastructure Finance <ul style="list-style-type: none"> ▪ Characteristics and sources of Project Finance. ▪ Project Report for Loan ▪ Infrastructure Finance Companies in India ▪ Problems Related to Project and Infrastructure finance 	15

References

1. Desai Vasant(2015) Bank Management, Himalaya Publishing House, New Delhi
2. Mathav S B.(2013) Financial Management, Mac-Millan Publications.
3. Yadhav S. S.(2010) Foreign Exchange Markets (Latest Edition) Mac-Millan Publications.
4. Indian Institute of Banking & finance –Corporate Banking (2015) Mac-Millan Publications.
5. IIBF – International Corporate Finance, Mac-Millan Publications.
6. Ramamurthy Natarajan (2016) Corporate Banking: A Guide Book for Novice ,Create Space Independent Publishing Platform
7. Financial, Treasury and Forex Management - ICSI-
<https://www.icsi.edu/media/webmodules/publications/5.%20Financial,%20Treasury%20and%20Forex%20Management.pdf>

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

Course Code: CC 20

International Banking (NEP 1.0)

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

Course Outcomes:

- Learner will understand the concept and importance of international banking
- Learner will be able to understand functioning of international financial institutions
- Learners will become expert in export-import credit facilities

Units	Content	Contact Hrs.
I	Introduction to International Banking <ul style="list-style-type: none">▪ Meaning, Concept and Features of International banking▪ Scope and Importance of International Banking Operations▪ Offshore Banking- Concept and Features▪ Global Trends and developments in International Banking.	15
II	International Financial Institutions <ul style="list-style-type: none">▪ IMF - Origin, Organization and Functions▪ IBRD - Origin, Organization and Functions▪ BIS - Origin, Organization and Functions▪ ADB and International Financial Centers	15
III	Export-Import Credit Facilities <ul style="list-style-type: none">▪ Pre shipment and Post Shipment finance- Objectives, Eligibility and Stages▪ Letter of Credit for Import and Export - Meaning, Types and Provisions▪ Export Promotion Measures - Financial and Non-Financial Measures▪ Export Credit Guarantee Corporation of India - Organization, Products and Services	15
IV	International Credit <ul style="list-style-type: none">▪ Fundamental Principles of Lending to MNCs, Its Documentation and Monitoring▪ International Credit Policy, Agencies and Global Capital Markets.▪ Laws governing trade finance viz, FEMA.▪ Nature and scope of various facilities to exporters and importers.	15

References-

1. IIBF (2010) International Banking, M/s Macmillan India Limited
2. Mehta, D. R. and H. Fung. (2003). International Bank Management. Blackwell Publishing.
3. ICAI (2018) External Commercial Borrowings: A Practitioner's Guide-
<http://kb.icai.org/pdfs/PDFFile5b28b5a03ae7d6.91029462.pdf>
4. Export Promotion Councils in India <https://commerce.gov.in/InnerContent.aspx?Id=6>
5. Export Credit Guarantee Corporation of India <https://www.ecgc.in/>
6. Andrew W. Mullineux and Victor Murinde (2003) Handbook of International Banking, Edward Elgar Publishing Limited, UK

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –V
Course Code: CC 21
Credit and Risk Management (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Understand risk management in banking
- Able to manage business risks in banking services
- Able to use tools and techniques of risk management

Units	Content	Contact Hours
I	Introduction to Risk Management <ul style="list-style-type: none"> ▪ Risk Management in Banks ▪ Types of Risk Management. ▪ Nature and Importance of Risk Management. ▪ Essential Techniques of Risk Management. 	15
II	Credit Risk Management <ul style="list-style-type: none"> ▪ Meaning, Importance of Credit Risk Management. ▪ Types of Credit Risk Management. ▪ Steps of Credit Risk Management. ▪ Challenges of Credit Risk Management. 	15
III	Risk Management Under Basel <ul style="list-style-type: none"> ▪ Basel- I, II and III Norms ▪ Sound Principles of Operational Risk Management (SPOR) ▪ Risk Management Principles for Electronic Banking ▪ CAMELS Rating & its Factors. 	15
IV	Applications of Ratio Analysis in Risk Management <ul style="list-style-type: none"> ▪ Meaning and Types of Ratios ▪ Importance and Limitations of Ratio Analysis, ▪ Applications of Ratio Analysis in Banking ▪ Recent Issues in Risk Management Practices 	15

References :

1. Joshi V.C., Joshi V. V. (1998). Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
2. Diriba C., Girmay F. (2012). Credit Risk Management, LAP Lambert Academic Publishing
3. IIBF (2012). Credit and Risk Management, McMillan Publications
4. Sethi J., Bhatia N.(2013). Elements of Banking and Insurance, Prentice Hall of India, New Delhi.
5. Singh S., Singh [Yogesh](#) (2008). Risk Management in Banks: Concepts and Applications, The Challenges Ahead, Response Books, New Delhi.
6. Viacheslav K. (2014). Credit Risk Management, LAP Lambert Academic Publishing

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

Course Code: CC 22

Insurance (NEP 1.0)

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

Course Outcomes:

- Able to understand Principles and practice insurance
- Able to Principles and practice insurance and life insurance.
- Able to analyze need of insurance, Economic and commercial significance of insurance

Unit	Content	Contact Hrs.
I	Introduction to Insurance <ul style="list-style-type: none">▪ Definition, characteristics and need of insurance.▪ Economic and commercial significance of insurance.▪ Insurance as a social security tool, Principles of insurance.▪ Types of insurance in brief.	15
II	Life Insurance: <ul style="list-style-type: none">▪ Meaning and Nature of life insurance.▪ Life insurance products, whole life, endowment, term plans, pension and annuity plans, unit linked Insurance plans.▪ Procedure of taking life insurance policy▪ life insurance Policy conditions, settlement of claims.	15
III	Fire Insurance and Marine Insurance <ul style="list-style-type: none">▪ Meaning and Procedure of taking fire Insurance policy▪ Policy conditions, kinds of policies and settlement of claims in fire Insurance policy▪ Meaning and Procedure of taking marine insurance policy, Difference between fire and marine Insurance.▪ clauses of marine insurance policy, marine losses and perils and types of marine insurance policies	15
IV	Miscellaneous Insurance (only nature & cover) <ul style="list-style-type: none">▪ Personal Accident Insurance and Health Insurance▪ Motor Insurance and Burglary Insurance▪ Liability Insurance and Fidelity Guarantee Insurance▪ Cattle Insurance and Crop Insurance	15

References-

1. G.S. Panda-' Principles and Practices of Insurance' Kalyani Publishers, Ludhiana
2. M. Arif khan' and Practice of Insurance' Educational Book House, Aligarh.
3. M.N. Mishra-'Insurance Principles and Practice' S. Chand & Company Ltd. New Delhi.
4. Kothari & Bahl, Principles and Practice of Insurance' Sahitya Bhawan, Agra.
5. S. Balachandran, General Insurance, Insurance Institute of India, Mumbai

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –V
Course Code: DSE-I
Entrepreneurship Development (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- To make students understand details of entrepreneurship development
- To acquaint students with different theories of entrepreneurship
- To develop knowledge and understanding in creating and managing new venture.

Units	Content	Contact Hrs.
I.	Entrepreneur <ul style="list-style-type: none"> ▪ Meaning, Qualities and Functions of entrepreneur. ▪ Concept- Intraprenuer. Intraprenuer vs. entrepreneur ▪ Types of entrepreneur. ▪ .Problems faced by women entrepreneurs in India 	15
II.	Entrepreneurship <ul style="list-style-type: none"> ▪ Concept and characteristics of Entrepreneurship ▪ Types of Entrepreneurships. ▪ Theories of Entrepreneurship (Schumpeter, Max Weber, Thomas Cochran, Peter Drucker) ▪ Role of entrepreneurship in Economic Development 	15
III.	Entrepreneurship Development <ul style="list-style-type: none"> ▪ Concept and Objectives of Entrepreneurship development. ▪ Importance of Entrepreneurship. ▪ Phases of Entrepreneurship programme in India ▪ Institutions for entrepreneurship development- EDII- Ahmadabad, NIESBUD - New Delhi , NISIET - Hyderabad ,MCED Aurangabad 	15
IV.	Government Support to New Ventures <ul style="list-style-type: none"> ▪ District Industries Center(DIC) office ▪ Micro, Small & Medium Enterprise (MSME) ▪ Government Financial Assistance for new ventures ▪ Government Support for Start-up 	15

References :

- 1) Vasant Desai - “The Dynamics of Entrepreneurial Development and Management, Himalaya Publishing House, Mumbai, Sixth Edition, 2010.
- 2) Khanka S. S. “Entrepreneurial Development”, Chand and Company Ltd, New Delhi, Third Revised Edition, 2001.”
- 3) N.P. Singh, “Entrepreneurship Development”, - Theories & Practices.
- 4) Entrepreneurial Development in India – Dr. C. B. Gupta & Dr. N. P. Srinivasan, Sultan Chand & Sons, New Delhi.

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –V
Course Code: DSE II
Financial Markets and Services (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Understand the nature and structure of Financial Market in India
- Understand business practices in money market and capital market
- Understand functioning of different Intermediaries in Financial Markets

Units	Content	Contact Hrs.
I	Introduction to Financial Markets in India <ul style="list-style-type: none"> ▪ Structure of Financial System in India ▪ Meaning and Role of Financial Markets in Economic Development ▪ Problem faced by the Indian Capital Market ▪ Structure of Capital Market & Money Market 	15
II	Money Market in India <ul style="list-style-type: none"> ▪ Meaning and Structure of Money Market in India ▪ Financial Instruments used in Indian Money Market ▪ Problems of Indian Money Market ▪ Depository Organizations: CDSL and NSDL 	15
III	Capital Market Operations <ul style="list-style-type: none"> ▪ IPO : Meaning, Nature and Grading ▪ Pricing of IPO: Fixed Price Issue and Book Building Issue ▪ BSE and NSE: Management and Indices - Listing of Securities ▪ Market Orders: Types; Selling and Buying 	15
IV	Financial Services in India <ul style="list-style-type: none"> ▪ Meaning, Importance & Structure of Financial Services. ▪ Types of Financial Services ▪ Roll of Financial Services in India ▪ Roll of RBI in Financial Services. 	15

References :

1. Bhole I.M. (2009). Financial Institutions and Market, 5th edition, 2nd reprint in 2009 Tata McGraw Hill.
2. Benson Kunjukunju Et Al. (2012). Financial Markets and Financial Services in India, New Century Publication, New Delhi.
3. Preeti Singh (2016). Investment Management, Himalaya Publishing House Pvt. Ltd.,
4. PawanJhabak(2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
5. Braam van den Berg (2015). Understanding Financial Markets & Instruments Academy of Financial Market,

Shivaji University Kolhapur
B. Com (Business Management) Part-II
Semester –VI
Course Code: CC 23
Foreign Exchange and Foreign Trade Finance (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Able to understand about foreign exchange services
- Able to conduct foreign exchange business through banks
- Understand functioning of foreign trade financing
- Able to manage foreign exchange and foreign trade finance services

Unit	Content	Contact Hours
I	Unit: I: Introduction to Foreign Exchange <ul style="list-style-type: none"> ▪ Meaning of Foreign Exchange & Attributes of the Ideal Currency ▪ Structure, Participants & Functions of foreign Exchange Market ▪ Exchange rate systems– Fixed, Flexible and Floating ▪ Exchange Rates : Spot and Future 	15
II	Unit: II: Exchange Rates Determination <ul style="list-style-type: none"> ▪ Important Determinants of Exchange rate ▪ Devaluation of currency: Concept and impact ▪ Purchasing Power Parity Theory ▪ The Balance of Payments Approach 	15
III	Unit: III: Transactions in the foreign Exchange Market <ul style="list-style-type: none"> ▪ Foreign Exchange Management ACT 1999 ▪ Foreign Exchange Transactions - Purchase and Sale transactions ▪ Importance and Methods of Exchange Control ▪ Modes of Foreign Exchange Remittances 	15
IV	Unit: IV: Trade Finance & Organizations <ul style="list-style-type: none"> ▪ Importance of Foreign Trade Finance ▪ Risks in foreign trade finance : Country, Currency, Exchange and legal etc ▪ Pre-Shipment & Post-Shipment Credit : Types and Procedure ▪ Support Organizations: ECGC and FEDAI 	15

References :

1. C Jeevanandam (2002) Foreign Exchange: Practice, Concepts, Sultan Chand & Sons, New Delhi.
2. Alan C Shapiro, (2002), Multinational Financial Management Prentice-Hall of India, New Delhi.
3. Mustafa M. (2010). Foreign Trade Finance and Documentation, Laxmi Publications, Ltd Delhi
4. Shani Shamah (2011), A Foreign Exchange Primer, John Wiley & Sons, ISBN 11-19-99-489-6
5. Adam Kritzer (2013). Forex for Beginners: A Comprehensive Guide to Profiting from the Global Currency Markets, Apress, ISBN 978-143-0240-518

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –VI
Course Code: CC 25
Treasury Management (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Understand Role and Functions of Treasury Department
- Able to manage treasury operations in banks
- Able to conduct and manage treasury operations
- Able to use risk management practices in treasury department

Unit	Content	Contact hour
I	Introduction to Treasury Management <ul style="list-style-type: none"> ▪ Overview of Financial Markets ▪ Treasury : Objectives, Structure and organization ▪ Functions of Treasury Department ▪ Treasurer- Responsibilities of Treasurer 	15
II	Treasury Operations <ul style="list-style-type: none"> ▪ Liquidity Management: Objectives, Internal Control ▪ Calculations of NDTL, CRR, SLR ▪ Integrated Treasury: Structure and functions ▪ Important Treasury Instruments 	15
III	Treasury Management Practices <ul style="list-style-type: none"> ▪ Global Scenario and Treasury Operations ▪ Dealing and Trading Operations : Control and Orderly Conduct ▪ Revaluation of Securities: Mark to Market and Profit Calculations, VaR ▪ Working of Front Office & Back Office 	15
IV	Treasury Department and Risk Management <ul style="list-style-type: none"> ▪ Investment Policy of Bank: Scope and features ▪ Role of information Technology in Treasury Management ▪ Regulation and Compliance of Risk Management ▪ Audit of Treasury Department Nature and Scope 	15

References :

1. Steven M. Bragg · 2010 , Treasury Management: The Practitioner's Guide, John Wiley & Sons
2. R. Cooper 2003, Corporate Treasury and Cash Management, Springer, 11-Nov-2003
3. John Ogilvie, 1999, Treasury Management: Tools and Techniques for Countering Financial Risks, Kogan Page Publishers, 1999
4. Hong Kong Institute of Bankers (HKIB) · 2014, Treasury Markets and Operations, John Wiley & Sons
5. Mark K. Webster, 2013, Essentials of Treasury Management, Association for Financial Professionals, 15-Oct-2013
6. Vincent Baritsch, 2005, Bank Treasury Management, Institute of Financial Services.

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –VI
Course Code: CC 26
Information Technology (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Students will be introduced with the concept of information technology and system.
- Students get to know about internet and security issues.
- Students understand about various office management applications.

Unit	Content	Contact Hours
I	Introduction to Information Technology <ul style="list-style-type: none"> ▪ Computer Systems- Hardware -I/O devices, Memory devices ▪ Processors-Software - classification of software- systems software, Application software- Operating Systems- Definition- Types of OS ▪ Understanding of GUI- Networks- Definition- Types of Networks- LAN, WAN ▪ Network Topologies- Physical Communication Media-TCP/IP, OSI Model. 	15
II	Introduction to Information System <ul style="list-style-type: none"> ▪ Definition of Data, Information & Knowledge ▪ IS- MIS, DSS, Expert Systems, Types of IS- Operation, Tactical, Strategic IS- Executives ▪ Information Systems (EIS) – Definitions- Data Base, DBMS, Advantages & Disadvantages of DBMS ▪ Ethical and Social Issues in IS. 	15
III	Internet and Security Issues <ul style="list-style-type: none"> ▪ Internet – History- Internet Addressing and architecture-WWW – Architecture- Browser-Servers- Search engines ▪ Internet Services- Email- Chatting- Messaging- Groups- ▪ Social Networking- Internet in Business ▪ Definition of e-commerce, m-commerce- types of online business-Security Issues in Internet. 	15
IV	Office Management Application <ul style="list-style-type: none"> ▪ Intranets, Extranets, VPN ▪ Internet Telephony - Group ware- audio and video Conferencing ▪ Wireless Communication - WLANS- Definitions of Blue tooth - Wi Fi- Wi Max – RFID ▪ Use of Spreadsheets for office - spread sheet applications (MS-EXCEL) - Use of Databases for the Office (MS-ACCESS) - Database applications. 	15

References: -

1. Management Information Systems- Kenneth C. Laudon & Jane P. Laudon
2. Information Technology for Management - Turban, McLean, Wetherbe.
3. Information Systems Today Why IS matters- Leonard Jessup, Joseph Valacich.
4. Management Information Systems- Effy Oz.
5. Information Technology for Management- Wali

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –VI
Course Code: DSE III
Modern Management Practices (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- To make students familiar with the modern management practices
- To expose the students to applicability of various modern management practices.
- To make students understand recent trends in management practices applied in corporate.

Unit	Content	Contact Hours
I	Contribution to modern management practices (MMP) <ul style="list-style-type: none"> ▪ Concept of Modern Management ▪ Contribution of Peter Drucker: Management by Objectives MBO ▪ Contribution of C.K. Pralhad: Core Competencies ▪ Contribution of Michel Porter: Competitive Advantage 	15
II	Total Quality Management (TQM) <ul style="list-style-type: none"> ▪ Concept and evolution of TQM, Concept of quality ▪ Elements of TQM, Principles of guiding TQM ▪ Quality Standards : ISO Quality Standards Meaning ▪ Importance and Elements of Quality Standards 	15
III	SWOT Analysis and Benchmarking <ul style="list-style-type: none"> ▪ Concept of SWOT analysis ▪ Advantages and limitation of SWOT analysis ▪ Benchmarking – meaning ,its types and advantages ▪ Benchmarking in Strategic Management 	15
IV	Japanese Management Practice <ul style="list-style-type: none"> ▪ Concept of Japanese management. ▪ 5-S System – meaning and importance ▪ Kaizen – meaning and importance ▪ Poka-Yoke – meaning and importance 	15

References: -

1. Organization and Management- Dr. C. B. Gupta
2. Business Organization and Management –M.C. Shukla
3. Principles of Management – L.M. Prasad, Sultan Chand & Sons. New Delhi.
4. The Practice of Management- Peter Drucker
5. Modern Management Practices – Dr. A.K. Gavai

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –VI
Course Code: DSE IV
Project Appraisal and Monitoring (NEP 1.0)
Credit: 4 (Marks: 100, Theory: 80 Marks, Internal Exam: 20 Marks)

Course Outcomes:

- Able to understand Project and Project Design
- Able to apply principle of project management
- Able to analyze project proposal for loan sanctioning
- Able to monitor and supervise the project financed by the banks

Units	Contents	Contact hours
I	Introduction to Project and Project Design <ul style="list-style-type: none"> ▪ Concept and types of Projects : Different Classifications ▪ Project Identification: Criteria's and Procedure ▪ Selection of Projects Under Risk - Project Lifecycle ▪ Prerequisites for Successful Project Implementation 	15
II	Project Proposals <ul style="list-style-type: none"> ▪ Project formulation: Objectives, Stages and Significance ▪ Projects Proposal for Existing Product and New Product ▪ Components of Project Proposal - Financial and Non-Financial ▪ Cost of the Project (Manufacturing & Service)- Contents and calculations 	15
III	Aspects of Project Appraisal <ul style="list-style-type: none"> ▪ Importance of Project Appraisal for Banker ▪ Financial, Technical and Legal Feasibility : Nature and Importance ▪ Economic, Managerial and Environmental Feasibility: Nature and Importance ▪ Project Appraisal under Inflationary Conditions 	15
IV	Project Analysis and Monitoring <ul style="list-style-type: none"> ▪ Social-cost benefit analysis - Break Even Point Analysis ▪ Project Appraisal Methods - NPV, ARR, PI, IRR, Pay Back Period ▪ Objectives and Significance of Project Monitoring in Bankers Perspective ▪ Project Monitoring by Banker: Problems and Precautions 	15

References :

1. Jason Charvat, 2003, Project Management Methodologies: Selecting, Implementing, and Supporting Methodologies and Processes for Projects, John Wiley & Sons, 07-Feb-2003
2. Bruce T. Barkley, 2007, Project Management in New Product Development, McGraw Hill Professional, 23- Nov-2007
3. K. Nagarajan, 2004, Project Management, New Age International, 2004
4. Subhash Chandra Das, 2011, Project Management And Control, PHI Learning Pvt. Ltd., 03-Nov-2011
5. R. C. Mishra, Tarun Soota, 2006, Modern Project Management, New Age International (P) Limited, Publishers, 2006

Shivaji University Kolhapur
B. Com. (Bank Management) Part-III
Semester –VI
Course Code: CC 24

Product Development (NEP 1.0)

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

Course Outcomes:

- Able to understand concept of Product development
- Able to apply the knowledge of product development for banking products.
- Able to analyze project banking product and services.
- Understand different aspects of Competitive banking products and services.

Units	Contents	Contact hours
I	Introduction to Product Development <ul style="list-style-type: none"> ▪ Meaning and Importance of Product development ▪ Process and Sources of gathering new concepts for business ▪ Business models for new products ▪ Scope and opportunities of Product Development 	15
II	Comparative Analysis of Banking Products and services for Public, Private and Cooperative Banks <ul style="list-style-type: none"> ▪ Deposits and Loan Products ▪ Retail and Corporate loan products ▪ Credit Card Services ▪ Mobile Banking services 	15
III	Product development Process <ul style="list-style-type: none"> ▪ Methods and Sources for understanding expectations from bank customer ▪ Process of improvement in existing products and service ▪ New product development and designing process in banking sector ▪ Factors influencing new product development process in banking sector 	15
IV	Financial Aspects and Testing Banking Products and Services <ul style="list-style-type: none"> ▪ Importance of Testing of Banking Products and Services ▪ Financial Assessment of New Banking Product and Services ▪ Authentication and Technical Testing/verification of Banking Products ▪ Case studies on Product and Services development 	15

References :

1. Barkley, T. B. (2018). Project management in new product development. Inc. New York: McGraw-Hill Companies.
2. Kerzner, H. (2009). Project management: A systems approach to planning, scheduling and controlling. New Jersey:
3. Arie Karniel, Yoram Reich, 2011, Managing the Dynamics of New Product Development Processes, Springer Science & Business Media, 28-Jul-2011
4. Mikelis Stols, 2015, Development and promotion of the new banking product. Case: Multi Account, MAMK University
5. Gary A. Raddon, Gary H. Raddon, 1990, Developing New Financial Products: From Needs Analysis to Profitable Rollout, Financial Sourcebooks, 1990

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

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, Multiple Choice Questions)	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)	10
Q. 4 Write Brief Answers/Numerical Problem in case of Accountancy/Finance etc. (Any Two)	20
Q. 5 Write Short Notes (Any Five out of Eight)	25

Note: The above nature of Question paper is applicable for B.Com Programme for all six semesters. For the courses where testing of students vide numerical problems is concern, Question Number 1 and Question Number 2 carries numerical problems (Accountancy/Finance paper only)