



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

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

PHONE: EPABX-2609000, www.unishivaji.ac.in, bos@unishivaji.ac.in

शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र

दूरध्वनी-ईपीएबीएक्स -२६०९०००, अभ्यासमंडळे विभाग दूरध्वनी ०२३१-२६०९०९४



संदर्भ : जा.क्र./शिवाजी वि./अ.मं./523

दि. ०२/०९/२०२५

प्रति,

मा. प्राचार्य/संचालक,
सर्व संलग्नित महाविद्यालये/मान्यताप्राप्त संस्था,
शिवाजी विद्यापीठ, कोल्हापूर

**विषय : बी.कॉम. (बॅक मॅनेजमेंट.), भाग 1 सेमिस्टर 1 व 2 (NEP 2.0) च्या
अभ्यासक्रमातील किरकोळ दुरुस्तीबाबत.**

संदर्भ : या कार्यालयाचे पत्र 1. एसयु/बीओएस/कॉमर्स अँड मॅनेजमेंट/215
दि.10/04/2024. व 2. शिवाजी वि./अ.मं./421 दि.25/07/2024.
किरकोळ दुरुस्ती

महोदय,

उपरोक्त संदर्भित विषयास अनुसरून आपणास आदेशान्वये कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण, 2020 (NEP 2.0) नुसार शैक्षणिक वर्ष 2024-25 पासून लागू करण्यात आलेल्या बी.कॉम. (बॅक मॅनेजमेंट.) भाग 1 सेमिस्टर 1 व 2 कोर्सच्या अभ्यासक्रमामध्ये किरकोळ दुरुस्ती करण्यात आलेली आहे. सदरची दुरुस्तीचा अभ्यासक्रम शैक्षणिक वर्ष, 2025-26 पासून लागू राहील. सोबत सदर अभ्यासक्रमाची प्रत जोडली आहे. तसेच विद्यापीठाच्या www.unishivaji.ac.in (Online Syllabus) या संकेतस्थळावर ठेवण्यात आला आहे.

सदर अभ्यासक्रम सर्व संबंधित विद्यार्थी व शिक्षकांच्या निदर्शनास आणून द्यावा ही विनंती.

कळावे,




आपला विश्वासू

उपकुलसचिव

प्रत :

1. मा. प्र.अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा
2. मा. अध्यक्ष, सर्व अभ्यास मंडळे, वाणिज्य व व्यवस्थापन विद्याशाखा
3. मा. संचालक, परीक्षा व मूल्यमापन मंडळ कार्यालयास.
4. मा. संचालक, दूरस्थ व ऑनलाईन शिक्षण केंद्र.
5. परीक्षक नियुक्ती ए व बी विभागास.
6. बी.कॉम परीक्षा विभागास.
7. संगणक केंद्र/आय. टी. सेल विभागास.
8. पात्रता विभागास/आय.क्यु.ए.सी. विभागास
9. संलग्नता टी 1 व टी 2 विभागास

माहितीसाठी व पुढील योग्य त्या कार्यवाहीसाठी

 <p>Estd. 1962 "A++" Accredited by NAAC (2021) With CGPA 3.52</p>	<p>SHIVAJI UNIVERSITY, KOLHAPUR - 416004, MAHARASHTRA PHONE/FAX-2609000, www.unishivaji.ac.in, bos@unishivaji.ac.in शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र दूरध्वनी-ईपीएबीएक्स -२६०९०००, अभ्यासमंडळे विभाग दूरध्वनी ०२३१-२६०९०९४</p>		
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संदर्भ : जा.क्र./शिवाजी वि./अ.मं./४२१

दि. २५/०७/२०२४

प्रति,

मा. प्राचार्य/संचालक,
सर्व संलग्नित महाविद्यालये/मान्यताप्राप्त संस्था,
शिवाजी विद्यापीठ, कोल्हापूर

विषय : बी.कॉम. (बॅंक मॅनेजमेंट), भाग १ सेमिस्टर १ व २ (NEP 2.0) कोर्सच्या
अभ्यासक्रम बाबत...

संदर्भ : या कार्यालयाचे पत्र एसयु/बीओएस/कॉमर्स अॅण्ड मॅनेजमेंट/२१५
दि. १०/०४/२०२४.

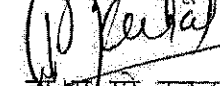
महोदय,

उपरोक्त संदर्भित विषयास अनुसरून आपणास आदेशान्वये कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण, २०२० (NEP 2.0) नुसार शैक्षणिक वर्ष २०२४-२५ पासून लागू करण्यात आलेल्या बी.कॉम. (बॅंक मॅनेजमेंट) भाग १ सेमिस्टर १ व २ कोर्सच्या अभ्यासक्रमामध्ये किरकोळ दुरुस्ती करण्यात आलेली आहे. सोबत सदर अभ्यासक्रमाची प्रत जोडली आहे. तसेच विद्यापीठाच्या www.unishivaji.ac.in (Online Syllabus) या संकेतस्थळावर ठेवण्यात आला आहे.

सदर अभ्यासक्रम सर्व संबंधित विद्यार्थी व शिक्षकांच्या निदर्शनास आणून द्यावा ही विनंती.

कळावे,

आपला विश्वासू,


डॉ. स. मो. कुबल
उपकुलसचिव

प्रत :

१. मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा
२. मा. अध्यक्ष, सर्व अभ्यास मंडळे, वाणिज्य व व्यवस्थापन विद्याशाखा
३. मा. संचालक, परीक्षा व मूल्यमापन मंडळ कार्यालयास.
४. मा. संचालक, दूरस्थ व ऑनलाईन शिक्षण केंद्र.
५. परीक्षक नियुक्ती ए व बी विभागास.
६. बी.कॉम. परीक्षा विभागास.
७. संगणक केंद्र/आय. टी. सेल विभागास.
८. नॅक विभागास
९. पी.जी. सेमिनार विभागास
१०. पात्रता विभागास
११. अंदाजपत्रक टी १ व टी २ विभागास

माहितीसाठी व पुढील योग्य त्या कार्यवाहीसाठी



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शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र

दूरध्वनी-ईपीएबीएक्स -२६०९०००, अम्यासमंडळे विभाग दूरध्वनी ०२३३-२६०९०९४



Ref./SU/BOS/Com & Mgmt./ 215

Date : 10/04/2024

To,

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

**Subject : Regarding syllabi of B. Com. Part-I 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 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 **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
 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



Established : 1962

A++ Accredited by NAAC (2021) With CGPA 3.52

Revised Rules, Regulations and Syllabus for Bachelor of Commerce in Bank Management

(B.Com. B.M.) Part – I

**Under the
Faculty of Commerce and Management**

**STRUCTURE AND SYLLABUS IN ACCORDANCE WITH
NATIONAL EDUCATION POLICY – 2020**

(TO BE IMPLEMENTED FROM ACADEMIC YEAR 2024-25 ONWARDS)

Shivaji University, Kolhapur
Bachelor of Commerce (B.Com. Bank Management)
Under the Faculty of Commerce and Management
Structure, Syllabus, Rules and Regulations in accordance with
National Education Policy
Academic Year 2024-25

- 1. Implementation of Revised guidelines and rules:** The revised guidelines and rules shall be implemented gradually as mentioned below:

Level	Programme	Year	From Academic Year
Level 4.5	Undergraduate Certificate (One year Or two semesters)	B.Com. B.M. Part-I	2024-25
Level 5.0	Undergraduate Diploma (Two years or four semesters)	B.Com. B.M. Part-II	2025-26
Level 5.5	Bachelor's Degree (Three years or six semesters)	B.Com. B.M. Part-III	2026-27

(If the candidate wants to exit after a certain level, the Awards after completing specific level will be: Undergraduate Certificate in Commerce, Undergraduate Diploma in Commerce, B.Com. B.M. for Level-4.5, Level-5.0 and Level-5.5 respectively. Other provisions for multiple entry and exit as per the university's rules and regulations are applicable).

2. Eligibility Criteria:

The eligibility of students taking admission at B.Com. B.M. Part-I [Level 4.5] (initial entry) and the eligibility of students making lateral entry (Multiple entry-ME) admission at Level 5.0/ Level 5.5/ Level 6.0 are required to be scrutinized (with stipulated procedure) on the basis of following criteria:

- a. Eligibility requirements for admission to B.Com. B.M. Part-I (Level 4.5):
 - i. The students passing the Higher Secondary School Certificate Examination with Commerce/ Arts/ Science stream or Vocational subjects with any stream conducted by the Maharashtra State Board of Higher Secondary Education shall be allowed to enter upon the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce).
 - OR
 - i. An Examination of any other Statutory University or an examining Body recognized as equivalent there to.
 - ii. No candidate shall be allowed to appear the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to this University/ university department.
- b. Eligibility requirements for admission to B.Com. B.M. Part-II (Level 5.0):
 - i. The students passing the B.Com. B.M. Part-I (or Undergraduate Certificate in Commerce) shall be allowed to enter upon the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce).
 - OR
 - ii. An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.

- iii. No candidate shall be allowed to appear the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.
- c. Eligibility requirements for admission to B.Com. B.M. Part-III (Level 5.5):
 - i. The students passing the B.Com. B.M. Part-II (or Undergraduate Diploma in Commerce) shall be allowed to enter upon the B.Com. B.M. Part-III (or Three-Year Undergraduate Degree in Commerce).
 - OR
 - ii. An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.
 - iii. No candidate shall be allowed to appear the B.Com. B.M. Part-III (or Three- Year Undergraduate Degree in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.

Eligibility Application requirement:

- (a) Students who are seeking admission for Level 4.5 need to apply for eligibility.
- (b) Students who are not taking any exit from the programme at any level and students re-entering after taking exit, need not require to make application for eligibility at Level 5.0 and 5.5.
- (c) However, students from other university who wish to seek admission for any level of undergraduate degree need to apply for eligibility.

Rules for Multiple Exit:

- a) If a student wishes to exit after completion of Level 4.5, he/she has to complete additional four credit skill course/ internship.
 - b) If a student wishes to exit after completion of Level 5.0, he/she has to complete additional four credit skill course/ internship.
 - c) If a student wishes to exit after completion of Level 5.5, he/she need not require to complete any additional skill course/ internship.
- 3. Pattern of B.Com. B.M. Programme:** Combination of internal assessment and semester-end examination for B.Com. B.M. will be 30:20 pattern shall be applicable for each course of 2 credits and 60:40 pattern shall be applicable for each course of 4credits. Here, each course in each semester wherein 60% marks shall be for University Semester-end-examination and 40% marks for internal assessment except Environmental Studies, Co-Curricular Activities (CC), Field Project (FP), On Job Training (OJT) and Research Project (RP).
- 4. Weightage:** There shall be Three Year B.Com. B.M. Programme with 132 credits. (Please refer the university regulations and structure of the programme for details).

**5. Credit distribution chart for B.Com. B.M. Programme:
For III- year B.Com. B.M. Programme**

Course Name		Total Credits	% of total credits
Major			
Major Mandatory (MM)	MM	52	
Major Elective (ME)	ME	08	
Vocational Skill Courses (VSC)	VSC	04	
On Job Training (OJT)	OJT	04	
Field Project (FP)	FP	02	
Indian Knowledge System	IKS	02	
Community Engagement Programme	CEP	02	
Major Total Credits		74	56.06
Minor		24	18.18
Open Elective (OE)/ Generic Elective (GE) Courses		10	7.57
Ability Enhancement Courses	AEC	08	10.60
Indian Knowledge System (Generic)	IKS	02	
Value Education Courses	VEC	04	
Skill Enhancement Courses	SEC	08	7.57
Co-Curricular Courses (NSS/NCC/Sports/Cultural Activities)	CC	02	
TOTAL		132	100%

6. Scheme of Examination:

The Question paper in each Semester for each theory course (paper) for B.Com. B.M. (all Semesters) shall be of 60 marks for 4 credits and 30 marks for 2 credits. The question paper for Environmental Studies for Semester IV shall be of 40 marks for theory and 10 marks for project work. Total marks for each course shall be based on continuous assessments and semester-end examination. Combination* of internal assessment and semester-end examination for B.Com. B.M. will be as follows

Particulars	4 Credit Course	2 Credit Course
1. Semester-end Examination	60	30
2. Internal Assessment	40	20
Total marks for each course	100	50

* Excluding Environment Studies (VEC), FP, RP, OJT, CEP and CC.

Internal Assessment Process shall be as follows:

- (a) The Internal Assessment should be conducted after completing 50% of syllabus of the courses.
- (b) In case a student has failed to attend internal assessment on scheduled date, it shall be deemed that the student has dropped the test. However, in case of student who could not take the test on scheduled date due to genuine reasons, such a candidate may appeal to the Programme Coordinator/Principal/Head of the Department. The Programme coordinator/Principal/Head of the Department in consultation with the concerned teacher shall decide about the genuineness of the case and decide to conduct special test to such candidate on the date fixed by the concerned teacher but before commencement of the concerned semester-end examination.

The outline for continuous internal assessment activities shall be as under:

Level	Semester	Activities	Marks	
			4 Credit	2 Credit
4.5 (First Year)	1 & 2	1) Home Assignment	10	5
		2) Class Assignment (Tutorial Type)	10	5
		3) Quiz	10	5
		4) Midterm Test*	10	5
5.0 (Second Year)	3 & 4	1) Oral Examination	10	5
		2) Group Discussion	10	5
		3) Seminar	10	5
		4) Midterm Test*	10	5
5.5 (Third Year)	5 & 6	1) Case Study	10	5
		2) Field Work	10	5
		3) Book Review/ Poster Presentation	10	5
		4) Midterm Test*	10	5
Note:	1. Midterm Test shall be conducted after completion of each unit			
	2. Book Review (Only from Reference Book)			

7. Duration of Semester-end Examination for each course:

The duration* of Semester-end Examination for each theory course would be as follows:

Particulars	4 Credit Course	2 Credit Course
Marks	60	30
Duration	2 hours	1 hour

* Excluding Environmental Studies which shall be of 1 hour for 35 marks.

8. Equivalence of papers and chances for the students in previous-Semester pattern:

Two additional chances shall be provided for the repeater students of old three-year B.Com. B.M. immediately after their Semester-VI or VIII. After that the students concerned shall have to appear for the Examination as per this revised pattern. Equivalence of papers shall be provided as per revised syllabus for the pattern in accordance with NEP.

9. Standard of Passing: The Standard of passing shall be 35%. For B.Com. B.M.(all Semesters) the student shall have to score as per this standard of passing shown in the

following table:

Maximum Marks	100	80	50	40	30	20	10
Minimum Marks required for Passing	40	32	20	16	12	8	4

There shall be a separate head of passing in Theory and Internal Examination. However, ATKT rules shall be made applicable in respect of Theory courses (University examination) only. For Environmental Studies (Semester IV, Examination) the student shall have to score marks 14 marks out of 40 in theory course and 4 marks out of 10 for project work.

10. Result - The result of each semester shall be declared as Pass or Fail with grade/grade points.

11. Revised Rules - These revised rules shall be gradually implemented with effect from the academic year 2025-26 for B.Com. B.M. Degree programme. However the existing (i.e. pre-revised) rules shall remain in force for the students of old semester pattern during the transition period.

Rules for B.Com. B.M. Programme:

R.B.Com. B.M.1

The Three Year B.Com. B.M. Programme shall consist of 6 semesters which will have 132 credits all together. (Please refer the university regulations and structure of the programme for details). Examination shall be held at the end of each semester.

R.B.Com. B.M.2

Structure of B.Com. B.M. Programme is given along with syllabus as shown below:

Structure- I for B.Com. B.M. Semester I & II

Structure - II for B.Com. B.M. Semester III & IV

Structure - III for B.Com. B.M. Semester V & VI

R.B.Com. B.M.3

The List of courses which are included in the structure of B.Com. B.M. Programme is also given along with syllabus of the respective syllabus.

- (i) For B.Com. B.M. Semester I & II
- (ii) For B.Com. B.M. Semester III & IV
- (iii) For B.Com. B.M. Semester V & VI

R.B.Com. B.M.4

(A) Value Education Courses (VEC):

For Semester II and Semester IV, there shall be Value Education Courses which are as follows:

Semester II: VEC-I: Democracy, Elections and Indian Constitution

Semester IV: VEC-II: Environmental Studies

(B) Skill Enhancement Courses (SECs):

For Semester I and Semester II, there shall be Skill Enhancement Courses which are as follows: Semester I: SEC-I: 2 credits Semester II: SEC- II: 2 credits

R.B.Com. B.M.5

Equivalence of papers and chances for the students in previous- Semester pattern: Two

additional subsequent chances shall be provided for the repeater students of old B.Com. B.M. Part I- Semester I & II in the immediate next two sessions. After this the students concerned shall have to appear for the Examination as per this revised syllabus. Equivalence of papers shall be provided as per revised syllabus for this pattern according to NEP 2020.

R.B.Com. B.M.6

The detailed syllabus for the various courses under this pattern shall be as shown in the appendix and shall be subject to such revision, modification etc. as may be made by the Academic Council from time to time on the recommendation of the Boards of Studies in different courses. The text-books and reference books for the various course shall be those as prescribed by the Academic Council from time to time on the recommendations of the respective Boards of Studies.

R.B.Com. B.M.7

The medium of instruction for the Three Year (Six Semester) B.Com. B.M. Degree Programme may be either Marathi or English. A candidate shall have an option of answering question papers at B.Com. B.M. Examination will be in English for all courses. Courses on languages (Hindi, Marathi and Urdu) will be in the respective languages as a medium of instruction and for examination.

R.B.Com. B.M.8

- i. The principal of the college may permit a student to change his/her major and minor subjects in the first term only before submission of dully filled University Examination form.
- ii. If a candidate wishes to change the major elective course (subject) at the B.Com. B.M. Semester V examination, student will have to keep one additional term for the changed course (subject).
- iii. If a candidate fails in the major elective course (subject) at the B.Com. B.M. Semester-V & VI examination and wish to change major elective course (subject), student will have to keep two additional terms for the changed course (subject).

R.B.Com. B.M.9

The principal of the college has to certify the attendance and the examination form of the candidate as per the Ordinance O. 31 and O. 37. A candidate has to submit University examination form as per the schedule and dates prescribed by the University for every Examination.

R.B.Com. B.M.10

The Scheme of the Physical Education has been made operative for B.Com. B.M. Part I. The benefit of marks, obtained by the students in Physical Education Tests (of 10 marks) conducted by the University authorities shall be as under:

1. If a student fails in up to four heads of passing (or courses having 16 credits) of University examination (Theory / Practical) and having passed in all the remaining heads of passing, the marks obtained by him in the Physical Education Test shall be added to maximum up to four heads of passing in which he has failed as the case may be. A student getting the benefit of Physical Education marks should not be given advantage of any other Ordinance. The Physical Education Marks shall not be considered for the award of Class and for deciding merit.
2. If as a result of addition of Physical Education marks a student does not pass the examination the marks obtained by him in Physical Education shall not be considered.

3. The marks of Physical Education obtained by the unsuccessful students at the B.Com. B.M. Part-I semester Examination shall be carried forward for their subsequent attempt/s.
4. The marks obtained in Physical Education shall not be considered for earning exemption in a subject of head of passing, but the marks will be carried forward for availing the benefit at the subsequent attempts.
5. The marks secured by the students under the Physical Education scheme shall be added to the total of his marks in the Examination irrespective of the fact of his passing or failure in the examination. The Physical Education marks shall be shown as "Total + P. E. Marks".
6. The Physical Education Test shall be conducted in the Second Semester.

R.B.Com. B.M.11

All Semester-end Examinations for B.Com. B.M. Part- I, II, and III shall be held twice in a year in two sessions i.e. April /May and October/November.

R.B.Com. B.M.12

- a) A candidate desires to seek B.Com. B.M. Degree in another elective course (ME), shall be permitted to do so. Such candidate may appear at B.Com. B.M. Semester V & VI Examination on the submission for fresh admission. Such a candidate need not appear again for courses other than ME.
- b) The Candidate as above (in clause 'a') shall not be eligible for a second degree and a class, a prize, scholarship, medal or any other award. The candidate will get the benefit of new degree in new course(subject) only if candidate surrenders his first degree.

R.B.Com. B.M.13

- a) The result of the B.Com. B.M. Semester I & II examination shall be declared publicly in two categories
 - (i) candidates who have passed the B.Com. B.M. Semester- I & II examination and
 - (ii) candidates who are allowed to proceed to the B.Com. B.M. Semester- III & IV.
- b) The result of the B.Com. B.M. Semester III & IV examination shall be declared publicly in two categories.
 - (i) Candidate who have passed the B.Com. B.M. Semester-III & IV examination in addition to the remaining papers, if any of previous examination,
 - (ii) candidate who are allowed to proceed to the next Semester.
- c)
 - (i) If a candidate fails in all the courses (subject heads) of passing of Semester-I shall be allowed to proceed to Semester II.
 - (ii) If a candidate fails in all the courses (subject heads) of passing of Semester-III shall be allowed to proceed to Semester-IV.
 - (iii) If a candidate fails in all the courses (subject heads) of passing of Semester-V shall be allowed to proceed to Semester-VI.
 - (iv) No candidate shall be allowed to proceed to Semester- V unless candidate has cleared Semester-I & II in all courses (Subjects).
 - (v) ATKT rules are applicable for 2nd and 4th Sem.
- d) Rules of ATKT made in university time to time will be applicable.

R.B.Com. B.M.14

- (A) The Results of the Examination will be declared on the basis of marks obtained, Grade points obtained, Credit points, Status, Percentage of marks, Result, SGPA & CGPA with numerical grade point and letter grade. The list of Courses, course code, Paper number of

programme, numerical grade & letter grade table and calculation of SGPA and CGPA table shall be mentioned on the backside of mark-sheet.

- (B) In case of Three-Year B.Com. B.M. Degree, the result of B.Com. B.M. Program (Semester-I to VI) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B.Com. B.M. Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VI examination.
- (C) In case of Four-Year B.Com. B.M. Degree, the result of B.Com. B.M. Program (Semester-I to VIII) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B.Com. B.M. Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VIII examination.

R.B.Com. B.M.15

Standard of Passing:

- A) To pass the B.Com. B.M. Degree Examination, a candidate shall be required to pass in Semester I, II, III, IV, V & VI Examinations.
 - a) To pass the each semester of B.Com. B.M. Semester-I & II Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i.e. 18 marks out of 50.
 - b) To Pass each Semester of the B.Com. B.M. Semester-II & IV Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i.e. 18 marks out of 50 (except Environmental Studies).
 - c) For Environmental Studies a candidate shall be required to obtain minimum 14 marks out of 40 for theory paper examination & minimum 04 marks out of 10 for Project work. There shall be separate head of passing for Theory and Project work examinations.
 - d) To pass each Semester Examination a candidate shall be required to obtain a minimum of 35% of the total marks.
 - e) A Candidate shall have to obtain 11 marks out of 30 for university examination
 - f) i.e. theory and 7 marks out of 20 in the internal examination in Semester-V & VI. If the candidate fails/absent in internal examination then candidate has to pass the internal examination, the provision in the university regulations 2022 is applicable.
- B) For Three Year B.Com. B.M. Degree: Those of the successful candidates who obtain 45% or more of the aggregate marks in Parts-I, II & III semester Examinations, (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examinations in Second Class and those obtaining 60% or more of the aggregate marks in Parts-I, II & III Examinations (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examinations in First Class and those obtaining 70% or more of the aggregate marks in Parts-I, II & III (i.e. Semester-I to VI aggregate) shall be declared to have passed the B.Com. B.M. Degree Examination in First Class with Distinction.

- C) A.T.K.T.: ATKT rules as per the university Regulations will be applicable.

R.B.Com. B.M.16

A candidate who has satisfactorily completed all courses at Semester-I of B.Com. B.M. Of the Universities in the State of Maharashtra shall be allowed to join for the Semester II of the B.Com. B.M. Programme in this university. However, a candidate who has satisfactorily kept one term in any of the Universities in the State of Maharashtra for B.Com. B.M. Semester-I examination shall not be allowed to join for the Semester II of the B.Com.

B.M. Programme in this university unless and until the candidate has to clear all the courses (papers) of Semester-I from that university.

CBCS R.B.Com. B.M. 17

- (a) A candidate passing Part-I or II Semester Examinations of the B.Com. B.M. Degree programme of other Statutory Universities in State of Maharashtra can take admission to next semester of Shivaji University and the marks of earlier semesters of previous Statutory University be converted in proportion to Shivaji University, Marks structure and grades be awarded accordingly.
- (b) Multiple entry and exit rules as per university Regulations 2022 and Academic Bank of Credit Regulations are applicable.

CBCS R.B.Com. B.M. 18

Exemption of courses (subjects):

- a) A candidate who wish to admit for B.Com. B.M. and already passed Bachelor of Arts and Bachelor of Science of this University with English, Marathi or Kannada or Urdu or Hindi courses (subjects) are not necessary to appear B.Com. B.M. Examination again for same subject.
- b) A candidate who has passed Bachelor of Law (L.L.B.) of any other statutory University in the State of Maharashtra passing candidate be exempted for the course Business Regulatory Framework at B.Com. B.M. Semester-V&VI.
- c) A candidate claiming exemptions as stated above shall not be eligible for a Class, however a candidate appearing for all the courses (papers) of B.Com. B.M. Semester-I to VI shall be eligible for a class.
- d) However, the above mentioned rule shall not be applicable for other University student, unless that HEI is registered on ABC portal.

CBCSR.B.Com. B.M. 19

Exemption of courses (subjects):

- a) A candidate who wish to admit for B.Com. B.M. and already passed Bachelor of Arts of this University with Economics course (subject) are not necessary to appear B.Com. B.M. Examination again for same subject.
- b) A candidate claiming exemptions as stated above shall not be eligible for a Class, however a candidate appearing for all the courses (papers) of B.Com. B.M. Semester-I to VI shall be eligible for a class.
- c) However, the above-mentioned rule shall not be applicable for other University student, unless that HEI is registered on ABC portal.
(Note: The concessions given above are on reciprocal basis).

CBCS R.B.Com. B.M. 20

- a) The course of studies and syllabus and books prescribed/recommended under it and the standard for passing at the examination for the Degree of Commerce for candidates appearing for the same as external/distance mode candidates shall be identical with those for the regular students of the University appearing for the examination.
- b) An external/distance mode students shall not offer at an examination any of the courses (subjects) for which there is no teaching provision in any of the affiliated colleges of the University.

NEP 2020 (2.0): Credit Framework for UG (B.Com. Bank Management) Programmes under Faculty of Commerce and Management

SEM (LEVEL)	Courses			OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	Degree/ Cum. Cr. MEME
	Course 1	Course 2	Course 3						
SEM I (4.5)	DSC- I (4)	DSC- I (4)	DSC- I (4)	OE – I (2)	SEC- I (2)	AEC- I (2) IKS (2) Generic	CC (2)	22	UG Certificate 44 (Exit option: 4 credits NSQF/ Skill courses/ Internship)
SEM II (4.5)	DSC- II (4)	DSC- II (4)	DSC- II (4)	OE – II (2)	SEC- II (2)	AEC- II (2) VEC- I (2)	CEP (2)	22	
Credits	8 (4+4)	8 (4+4)	8 (4+4)	4 (2+2)	4(2+2)	8(2++2+2+2)	4 (2+2)	44	
SEM III (5.0)	Major- III (4) Major- IV (4)	--	Minor- I (4)	OE- III (2)	SEC- III (2) VSC- I (2)	AEC- III (2) IKS (2) Specific	--	22	UG Diploma 88 (Exit option: 4 credits NSQF/ Skill course/ Internship)
SEM IV (5.0)	Major- V (4) Major- VI (4)		Minor- II (4)	OE- IV (2)	SEC- IV (2) VSC- II (2)	AEC- IV (2) VEC- II (2) Evs.		22	
Credits	16 (4+4+4+4)		8 (4+4)	4 (2+2)	8 (2+2+2+2)	8 (2+2+2+2)		44	
SEM V	Major- VII (4) Major- VIII (4) Major- IX (2)	Major E-I (4)	Minor- III (4)	OE- V (2)	--	--	FP (2)	22	UG Degree 132
SEM VI	Major- X (4) Major- XI (4) Major- XII (2)	Major E-II (4)	Minor- IV (4)	--	--	--	OJT (4)	22	
Credits	20 (4+4+2+4+4+2)	8 (4+4)	8 (4+4)	2	--	--	6 (4+2)	44	
Total	60			10	12	16	10	132	--

Note:

- University may decide to offer maximum of three subjects (Courses) in the first year. The student may select one subject out of combination of three subjects (Courses), (which a student has chosen in the first year) as a **MAJOR** subject (Course) and one subject (Course) as **MINOR** Subject in the second year. Thereby it is inferred that the remaining third subject (Course) shall stand discontinued from Second Year onwards.
- **DSC:** Discipline Specific Course
- **MAJOR:** Mandatory /Elective
- **MINOR:** Course may be from different disciplines of same faculty of DSC Major
- OE (Open Elective): Elective courses/**Open Elective to be chosen compulsorily from faculty other than that of the Major.**
- **VSC/ SEC: Vocational Skill Courses (MAJOR related)/ Skill Enhancement Courses**
- **AEC/ VEC / IKS:** Ability Enhancement Courses (English, Modern Indian Language)/Value Education Courses/ Indian Knowledge System (Generic & Specific))
- **OJT/FP/RP/CEP/CC:** On-Job Training (Internship/Apprenticeship) / Field Project (Major related)/ Research Projects (Major related) Community Engagement (Major related)/ Co-Curricular courses (CC) such as Health & Wellness, Yoga Education, Sport, and Fitness, Cultural activities, NSS/NCC and Fine /applied/visual/performing Arts / Vivek Vahini etc.
- **VEC-I** will include (i) Democracy and Election and (ii) Indian Constitution and **VEC-II** will include Environment Science/ Studies.

B.Com. (Bank Management) Course Structure (As per NEP 2020)

Credit Framework

B.Com. (Bank Management) Part I

SEM (LEVEL)	Courses			OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	Degree/ Cum. Cr. MEME
	Course 1	Course 2	Course 3						
SEM I (4.5)	DSC- I (4) Indian Banking Environment	DSC- I (4) Principles of Banking	DSC- I (4) Basics of Accounting	OE – I (2) (Will be selected from other faculties)	SEC- I (2) Marketing Skills	AEC- I (2) Business Communicati on- I IKS (2) Generic Indian Business Management	CC (2) Co- curricular Activities	22	UG Certificate 44 (Exit option: 4 credits NSQF/ Skill courses/ Internship)
SEM II (4.5)	DSC- II (4) Central Banking	DSC- II (4) Practical Banking	DSC- II (4) Financial Accounting	OE – II (2) (Will be selected from other faculties)	SEC- II (2) Insurance Skills	AEC- II (2) English for Business Communicati on- II VEC- I (2) Democracy, Election & Indian Constitution	CEP (2) Community Engagement Program	22	
Credits	8 (4+4)	8 (4+4)	8 (4+4)	4 (2+2)	4(2+2)	8(2+2+2+2)	4 (2+2)	44	

B.Com. (Bank Management) Course Structure (As per NEP 2020)

Credit Framework

B.Com. (Bank Management) Part II

SEM (LEVEL)	Major			OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	Degree/ Cum. Cr. MEME
	Mandatory	Electives	Minor						
SEM III (5.0)	Major- III (4) Rural Banking	--	Minor- I (4) Advance Accounting	OE- III (2) (Will be selected from other faculties)	SEC- III (2) Business Economics	AEC- III (2) Communicati on Skills- I	--	22	UG Diploma 88 (Exit option: 4 credits NSQF/ Skill course/ Internship)
	Major- IV (4) Co-operative Banking				VSC- I (2) Basics of Manageme nt	IKS (2) Specific			
SEM IV (5.0)	Major- V (4) Retail Banking	--	Minor- II (4) Accounting for Banks	OE- IV (2) (Will be selected from other faculties)	SEC- IV (2) Quantitativ e Techniques	AEC- IV (2) Communicati on Skills- II	--	22	
	Major- VI (4) Development Banking				VSC- II (2) Modern Manageme nt	VEC- II (2) Environment al Studies			
Credits	16 (4+4+4+4)		8 (4+4)	4 (2+2)	8 (2+2+2+2)	8 (2+2+2+2)		44	

B.Com. (Bank Management) Course Structure (As per NEP 2020)

Credit Framework

B.Com. (Bank Management) Part III

SEM (LEVEL)	Major			OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	Degree/ Cum. Cr. MEME
	Mandatory	Electives	Minor						
SEM V	Major- VII (4) Corporate Banking	Major E-I (4) Fundamentals of Entrepreneurship	Minor- III (4) Auditing	OE- V (2) (Will be selected from other faculties)	--	--	FP (2) Field Project	22	UG Degree 132
	Major- VIII (4) Financial Markets and Services	Major E-I (4) Human Resource Management							
	Major- IX (2) Credit and Risk Management								
SEM VI	Major- X (4) Banking & Cyber Security	Major E-II (4) Entrepreneurship Development	Minor- IV (4) Taxation	--	--	--	OJT (4) On Job Training	22	
	Major- XI (4) Project Appraisal and Monitoring	Major E-II (4) Organisational Behaviour							
	Major- XII (2) Information Technology								
Credits	20 (4+4+2+4+4+2)	8 (4+4)	8 (4+4)	2	--	--	6 (4+2)	44	
Total	60		24	10	12	16	10	132	--

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
DSC- I: Indian Banking Environment
Credits: 4

COURSE OUTCOMES:

After studying this course, students will be able to....

- Aware about the journey of money.
- Knowing history of banking.
- Studying about general banking environment and future of banking environment.
- Getting knowledge about problems, challenges and opportunities in banking environment.

Unit no.	Contents	No. of Hours
I	The Evolution of Money: <ul style="list-style-type: none"> ▪ Concept of Money. ▪ Functions of Money and its characteristics. ▪ Evolution of Money timeline. ▪ New trends in Money. 	15
II	History of Banking in India: <ul style="list-style-type: none"> ▪ Banking in India. ▪ Pre Independence-Period. ▪ Post-Independence Period. ▪ Banking after LPG Policy. 	15
III	Study of Indian Banking Environment: <ul style="list-style-type: none"> ▪ Role of Banks in Economic Development. ▪ General Banking Environment. ▪ Internal Factors: Relating to organization and bank customer. ▪ External Factors: Economic, Political, Socio- Cultural, Legal and Technological Factors. 	15
IV	Recent Banking Environment: <ul style="list-style-type: none"> ▪ Problems of Banking Sector. ▪ Challenges Faced by Banking Sector. ▪ Opportunities in Banking. ▪ Future of Banking Sector. 	15

References:

1. Easy Money: Evolution of the Global Financial System to the Great Bubble Burst- By Vivek Kaul
2. Barons of Banking (Glimpses of Indian Banking History)- By Bakhtiar K Dadabhoy
3. Indian Banking Ecosystem- By S K Bhatia, Sunil Girotra, B. B. Khattar
4. Indian Banking- By R Parameswaran, S Natarajan, Schand Publication.
5. Indian Banking – Nature and Problems – Desai Vasant.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
DSC- I: Principles of Banking
Credits: 4

COURSE OUTCOMES:

After studying this course, students will be...

- Introduced to fundamental concepts of banking.
- Getting thorough knowledge of banking laws and operations.
- Enlightened regarding the new concepts introduced in the banking system.

Unit No.	Contents	No. of Hours
I	Indian Financial System and types of banks: <ul style="list-style-type: none"> ▪ History /Overview of the Indian Financial System ▪ Structure and 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	Banker-Customer Relationship and Functions of Bank: <ul style="list-style-type: none"> ▪ Introduction & Definition of Customer, Banker-Customer Relationship ▪ Termination of relationship, Banker's Special Relationship ▪ Primary & Secondary Functions of banks ▪ Ancillary Services by banks. 	15
III	Banking Regulation Act, 1949& Banking Related Laws: <ul style="list-style-type: none"> ▪ 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
IV	Financial Inclusion & Financial Literacy: <ul style="list-style-type: none"> ▪ Introduction, Objective, Need of Financial Inclusion ▪ Different Financial Inclusion Programs and Schemes in India. ▪ Meaning, Fundamental Components, Importance & Benefits of Financial Literacy ▪ Financial Planning, Spending Management, Investment Planning 	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., Cambridge university press.
3. Banking Law and Practice in India- M. L. Tannan and C.R. Datta, student's edition.
4. Indian Banking – Nature and Problems – Desai Vasant, Himalaya Publishing House.
5. Fundamentals of Banking Theory and practice – Basu A.K., Culcutta a. Mukharji Amp Co. publisher.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
DSC-I Basics of Accounting
Credits :4

COURSE OUTCOMES:

After studying this course, students will be able to...

1. Introduced to various accounting concepts and conventions.
2. Aware about AS & IND -AS, IFRS
3. Get the knowledge of various accounting receipts and expenditure.
4. Acquaint practical knowledge of journal entries

Unit No.	Contents	No. of Hours
I	Book Keeping & Accounting <ul style="list-style-type: none"> ▪ Meaning, Scope of Book Keeping and Accounting ▪ Difference between Book keeping and Accounting ▪ Accounting Concepts and Conventions ▪ AS & IND -AS, IFRS 	15
II	Fundamentals of Double Entry Book- keeping <ul style="list-style-type: none"> ▪ Meaning and Definition of Double entry book keeping system ▪ Classification of Accounts ▪ Golden Rules of Accounts ▪ Problem illustration of Accounts 	15
III	Accounting Receipts and Expenditure: Capital and Revenue <ul style="list-style-type: none"> ▪ Capital and Revenue Expenditure -concepts and examples ▪ Capital and Revenue Receipts -concepts and examples ▪ Difference between Capital Expenditure, Revenue Expenditure and Deferred Revenue Expenditure ▪ Difference between Capital Receipts, Revenue Receipts 	15
IV	Journal <ul style="list-style-type: none"> ▪ Meaning, Definition, Importance and Utility of Journal ▪ Specimen of Journal ▪ Recording of Journal entries with GST ▪ Problem illustration of Journal Entries 	15

References:

1. D. S. Rawat., Deepti Maheswari (2018), 'Students Guide to Accounting Standards' Taxman Allied Services.
2. Patkar, M.G. 'Book Keeping & Accountancy' Phadke Prakashan
3. Sheila Robinson (Ninth Edition) 'Book Keeping and Accounts' Pearson.
4. Dr. Richa Darshan, Prashant Sarothiya (2020) 'Basics of Financial Accounting' Educreation Publishing.
5. An Introduction to Accountancy- Maheshwari & Maheshwari

SHIVAJI UNIVERSITY, KOLHAPUR

Faculty of Commerce and Management

Syllabus as per National Education Policy (NEP) 2020

B.Com. Bank Management

SEMESTER – I

OE- I (Open Elective) : Will be selected from other faculties

Credit: 2

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
SEC-I: Marketing Skills
Credits: 2

COURSE OUTCOMES:

After studying this course, students will be...

- Able to Know about introduction of marketing
- Aware about core concepts in marketing and Marketing planning
- Able to understand Marketing mix and elements of marketing mix
- Able to know Marketing Environment.

Unit No.	Contents	No. of Hours
I	Introduction to Marketing: <ul style="list-style-type: none"> ▪ Marketing- Introduction, Meaning, Definitions. ▪ Role and Importance of Marketing ▪ Core Concepts in Marketing- Need, want, Demand, Value and satisfaction and Exchange and transaction. ▪ Marketing Planning. 	15
II	Marketing Mix: <ul style="list-style-type: none"> ▪ Introduction & Definition of Marketing Mix. ▪ 7 Ps of Marketing (Product, Price, Place, Promotion, People, Processes and Physical evidence) ▪ Types of Marketing Mix ▪ Nature and scope of Marketing Environment. 	15

References-

1. Marketing Management- S.A. Sherlekaer, Himalaya Publication House, Mumbai
2. Marketing Management- Philip Kotler, Prentice hall of india Ltd., New Delhi
3. An Introduction to marketing- Marchand and B. Vardhajan, Vikas Publishing House, New Delhi.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
AEC-I: Business Communication I
Credits: 2

(Text book for AEC I and AEC II available in library with syllabus and contents)

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
IKS- Generic: Indian Business Management
Credits: 2

COURSE OUTCOMES:

After studying this course, students will be...

- Understand the key ideas of Indian management
- Explain how to develop Indian thoughts in management
- Application of values in management
- Demonstrate various example of Indian thinkers and Indian business models before the students.

Unit No.	Contents	No. of Hours
I	Indian Management: <ul style="list-style-type: none"> ▪ Evolution of Indian Management, Key ideas of Indian Management, Role of Values in Management, Indian Epics and Management. ▪ Dimensions of Vedic Management, Bhagwad Gita, Ramayan, Buddha's Management, Kautilya's Arthashastra. 	15
II	Indian Business Models: <ul style="list-style-type: none"> ▪ Business Model of TATA, Business Model of Bajaj Group, Business Model of Aditya Birla Group, Business Model of Reliance Industries, Business Model of AMUL. 	15

References-

1. Sancev Rinka and Khanna, Parul: Ethics and Values in Business Management, Ane Books Pvt. Ltd.
2. Rajgopalachari C. Ramayan Bhartiya Vidya Bhawan
3. Bhagwad Gita as Viewed by swami Vivekananda; Vedanta Press & Bookshop
4. Gita Piramal: Business Legends
5. Kalai Selvan N: Tata's Business and Growth Strategy (Business Strategy Series) 1 Jan 2008.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – I
CC: Cocurricular Courses
Credits: 2

I. Co-curricular courses:

Introduction: - National Education Policy 2020 is made applicable to all higher education institutions in India. The aim of the policy is to develop good, thoughtful, well rounded and creative individuals. Shivaji University, Kolhapur has issued regulation to implement National Education Policy 2020 from the academic year 2024 to 25 in all affiliating higher education institutions. Credit Framework for undergraduate programmes incorporates a flexible choice-based Credit System, multi-disciplinary approach and multiple entry and exit options. As per NEP guidelines co-curricular activities are mandatory to earn two credits in a semester. They promote co-curricular activities since the activities play a significant role in development of students. These activities will enhance learning process, personal growth, academic success and involvement of all stakeholders. They will help the students to go beyond the knowledge of courses. They will also fuel students learning and build important life skills.

II. Course objectives: -

- To explore strength and talent outside of Academics.
- To bring in social skills, intellectual skills, moral values, personality progress, coordination skills, leadership skills etc.
- To help to learn beyond courses.
- To make teaching and learning experience exciting for student.
- To provide students with a lot of interesting and important experience outside the class.
- To improve confidence and self-esteem through developing proficiency in a particular area.

III. Course outcomes: - After learning the students will be able to

- Learn strength and talents outside the classrooms.
- Learn various skills such as social, intellectual, coordination, leadership etc.
- Think beyond courses.
- Understand that teaching and learning experience is exciting.
- Develop confidence and self-esteem in a particular area.

IV. Examination pattern: - Participation in activities- 40 marks Seminar, report, group discussion, viva voce, etc. - 10 marks

V. General policy guidelines for co-curricular activities: -

1. Activities conducted only by affiliating higher education institutions shall be considered for allotment of credits.
2. Students have to earn two credits towards completing mandatory co-curricular requirement.
3. 60 hours of participation is mandatory for two credits.
4. Students can participate in one or more (up to 6 activities) activities.
5. Minimum 10 hours of participation is necessary in one activity.

6. Students are expected to report the activities to the respective faculty in charge of that activity.
7. Maximum 40 marks will be given to students representing events at different levels and participating in different activities.
8. There will be Viva-voce/ discussion/ seminar/ paper presentation/ group discussion/ report submission etc for 10 marks.
9. If a student fails to secure minimum required marks, his result will be declared as fail in co-curricular courses. S h e / h e will not be awarded any credits in the course.
10. Students are required to earn two credits through co-curricular courses such as health and Wellness, yoga education, sports and fitness, cultural activities, NSS, NCC, fine, applied, visual, performing arts, Vivek Vahini and any other activity conducted by higher education institution.
11. Rubrics for accumulation of credits:

Events	Level	Marks
Participation In sports, NSS, NCC, cultural, yoga, etc representing HEI	International	40
	National	30
	State	20
	Local	10

Activities	Participation in Hours (In one Activity)	Marks
Fieldwork, community outreach, surveys, awareness programme on health/education/environment etc conducted by HEI	10	10

Note: Minimum 10 hrs participation in one of the activities and maximum participation in six activities.

VI. Diary for maintenance of records of the students:

Sr. No.	Nature of Activity	Place of Activities	Date	Total Hrs.	Signature of Student	Signature of in charge activities

Signature of Student: -

Signature of in charge of activities:

Signature of the principal: -

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – II
DSC-II Central Banking
Credits :4

COURSE OUTCOMES:

After studying this course, students will be...

- Introduced to the concept of central banking.
- Getting thorough knowledge of the Reserve Bank of India.
- Acquaint detail knowledge of Monetary and Credit policy.
- Enlightened about various instruments & policies implemented by the RBI.

Unit No.	Contents	No. of Hours
I	Introduction to Central Banking: <ul style="list-style-type: none"> ▪ Meaning, Evolution of Central Banks, Main Functions ▪ Development of Central Banks in Developed and Developing Countries ▪ Role of Central Bank in Economic Development 	15
II	Central Banking in India: <ul style="list-style-type: none"> ▪ RBI & its origin, Role of RBI, Purpose of RBI ▪ Objectives, Constitution and Governance of RBI ▪ Main Functions, Development/ Promotion and Supervisory Functions, Recent Developments RBI & Other Banks. 	15
III	Monetary and Credit Policy: <ul style="list-style-type: none"> ▪ Meaning & Objectives Monetary and Credit Policy ▪ Instruments, Need Monetary and Credit Policy ▪ Other Aspects of the Policies. 	15
IV	Inflation and Price Control by RBI: <ul style="list-style-type: none"> ▪ Intervention mechanisms ▪ Exchange Rate Stability ▪ Rupee Value and 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- Reena Madhav-Sublime Publication Jaypur.
4. Money, Banking, International Trade, and Public Finance- Dr. D.M. Mithani, Himalaya Publishing.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – II
DSC-II Practical Banking
Credits :4

COURSE OUTCOMES:

After studying this course, students will be...

- Introduced to fundamental concepts of lending and credit monitoring.
- Getting thorough knowledge of types of customers, documentation & charging securities.
- Enlightened regarding the concepts of NPA.

Acquaint in detail knowledge of Charging on Securities, Collaterals Securities & Credit Control.

Unit No.	Contents	No. of Hours
I	Types of Bank Customer and Documentation: <ul style="list-style-type: none"> ▪ Types of Bank Customers: Personal Account, HUF, Proprietorship Firm, Partnership Firm, LLP, Companies. ▪ Introduction of Documentation and Document ▪ Different types of documents ▪ Steps & Process of documentation 	15
II	Principles of Lending & Credit Monitoring: <ul style="list-style-type: none"> ▪ Principle of Lending, Important aspects for Project Report Assessment ▪ Important Aspect for Borrowers Profile ▪ Non-Fund Based Limits ▪ Credit Monitoring, Types 	15
III	Non- Performing Assets: <ul style="list-style-type: none"> ▪ Introduction, Meaning, Computation of NPA Levels ▪ Asset Classification, Determinants of Asset Classification ▪ Health codes, Provisioning Norms 	15
IV	Charging on Securities, Collaterals Securities & Credit Control <ul style="list-style-type: none"> ▪ Introduction of Charging on securities, Modes ▪ Introduction of Collaterals securities, Kinds of Securities ▪ Concept and Importance of Credit Control ▪ Methods of Credit Control 	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., Cambridge University Press.
3. Banking Law and Practice in India- M. L. Tannan and C.R. Datta, students edition.
4. Indian Banking – Nature and Problems – Desai Vasant, Himalaya Publishing House.
5. Fundamentals of Banking Theory and practice – Basu A.K.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management Major
SEMESTER – II
DSC-II Financial Accounting
Credits :2

COURSE OUTCOMES:

After studying this course, students will be able to...

- Acquaint with knowledge of various accounting terms and rules.
- Instill the practical knowledge about basic accounting procedures.
- Understanding practical application of accounting terms.

Unit No.	Contents	No. of Hours
I	Ledger and Subsidiary Books <ul style="list-style-type: none"> ▪ Ledger- Meaning, Need and Importance ▪ Ledger Posting ▪ Subsidiary Books – Meaning and its types ▪ Posting in Subsidiary books 	15
II	Joint Venture <ul style="list-style-type: none"> ▪ Meaning, type of joint venture ▪ Difference between joint venture and partnership ▪ Accounting Procedure ▪ Problem Illustration on Joint Venture 	15
III	Working Capital <ul style="list-style-type: none"> ▪ Meaning, Importance of working capital ▪ Components of working capital ▪ Preparation of working capital statement ▪ Problem Illustration on Joint Venture 	15
IV	Accounting Software <ul style="list-style-type: none"> ▪ Introduction- Features of Accounting Software ▪ Brief information about software available for accounting ▪ Accounting procedure in latest software 	15

References:

1. An Introduction to Accountancy- Maheshwari & Maheshwari
2. Advanced Accounting- Jain & Narang
3. Computer Accounts- Arora
4. Advanced Accounts - Shukla and Grewal
5. Financial Accounting- Khan & Jain

SHIVAJI UNIVERSITY, KOLHAPUR

Faculty of Commerce and Management

Syllabus as per National Education Policy (NEP) 2020

B.Com. Bank Management

SEMESTER – II

OE- II (Open Elective) : Will be selected from other faculties

Credit: 2

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – II
SEC II: Insurance Skill
Credits: 2
Marks: Semester End:40 Internal Assessment:10 Total Marks: 50
Introduced from June 2024

COURSE OUTCOMES:

After studying this course, students will be...

- Know about concept of Insurance
- Aware about importance of Insurance in society.
- Able to understand Various types of insurance

Unit No.	Contents	No. of Hours
I	Introduction to Insurance: <ul style="list-style-type: none"> ▪ Definition, characteristics of insurance. ▪ Need of insurance and Principles of Insurance. ▪ Economic and commercial significance of insurance. ▪ Insurance as a social security tool. 	15
II	Types of Insurance: <ul style="list-style-type: none"> ▪ Meaning and Nature of life insurance, Fire insurance and Marine Insurance. ▪ Products under Life Insurance policies. ▪ Procedure of taking fire Insurance policy. ▪ Procedure of taking marine insurance policy. 	15

References-

1. G.S. Panda- Principles and Practices of Insurance' Kalyani Publishers, Ludhiana.
2. M. Arif khan Practice of Insurance, Educational Book House, Aligarh.
3. M.N. Mishra-'Insurance Principles and Practice' S. Chand & Company Ltd., New Delhi.

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – II
AEC-II: English for Business Communication II
Credits: 2
Marks: Semester End:40 Internal Assessment:10 Total Marks: 50

(Text book for AEC I and AEC II available in library with syllabus and contents)

SHIVAJI UNIVERSITY, KOLHAPUR
Faculty of Commerce and Management
Syllabus as per National Education Policy (NEP) 2020
B.Com. Bank Management
SEMESTER – II
Community Engagement Programme (CEP): I
Credits: 2

1. INTRODUCTION:

New generation of students are increasingly unaware of local, rural and peri-urban realities surrounding their HEIs, as rapid urbanization has been occurring in India. A large percentage of Indian population continues to live and work in rural and peri-urban areas of the country. While various schemes and programs of community service have been undertaken by HEIs, there is no singular provision of a well- designed community engagement course that provides opportunities for immersion in rural realities. Such a course will enable students to learn about challenges faced by vulnerable households and develop an understanding of local wisdom and lifestyle in a respectful manner.

2. OBJECTIVES:

- To promote a respect for rural culture, lifestyle, and wisdom among students.
- To learn about the present status of agricultural and development initiatives.
- Identify and address the root causes of distress and poverty among vulnerable households.
- Improve learning outcomes by applying classroom knowledge to real-world situations.

To achieve the objectives of the socio-economic development of New India, HEIs can play an important role through active community engagement. This approach will also contribute to improve the quality of both teaching and research in HEIs in India. India is a signatory to the global commitment for achieving Sustainable Development Goals (SDGs) by 2030. Achieving these 17 SDG goals requires generating locally appropriate solutions. Community engagement should not be limited to a few social science disciplines alone. It should be practiced across all disciplines and faculties of HEIs. These can take the forms of enumerations, surveys, awareness camps and campaigns, training, learning manuals/films, maps, study reports, public hearings, policy briefs, cleanliness and hygiene teachings, legal aid clinics, etc. For example, students of chemistry can conduct water and soil testing in local areas and share the results with the local community. Students of science and engineering can undertake research in partnership with the community on solid and liquid waste disposal. Therefore, students are being encouraged to foster social responsibility and community engagement in their teaching and research.

3. LEARNING OUTCOMES:

After completing this course, students will be able to

- Gain an understanding of rural life, Indian culture, and social realities.
- Develop empathy and bonds of mutuality with the local community.
- Appreciate the significant contributions of local communities to Indian society and economy.
- Learn to Value local knowledge and wisdom.
- Identify opportunities to contribute to the community's socioeconomic improvement.

4. Credits: Two credit Course; Students are expected to complete 60 hours of participation

5. COURSE STRUCTURE:

Sr. No.	Module Title	Module Content	Teaching/Learning/ Methodology
1	Appreciation of Rural Society	Rural lifestyle, rural society, joint family, caste and gender relations, rural values with respect to community, rural culture nature and public resources, ponds and fisheries, elaboration of soul of India lies in villages' rural infrastructure,	Classroom discussions Field visit Individual /Group conference Report/journal submission & VIVA
2	Understanding rural and local economy and livelihood	Agriculture, farming, land ownership, water management, animal husbandry, non-farm livelihood and artisan's rural entrepreneurs, rural markets, migrant labour, social innovation projects	Classroom discussions Field visit Individual /Group conference Report/journal submission & VIVA
3	Rural and local Institution	Traditional rural and community organization, self-help groups, decentralized planning, panchayat raj institutions Gram panchayat, Nagarpalika and Municipalities, local Civil Society, Local administration, National rural, Livelihood Mission [NRLM], Mahatma Gandhi National Rural Employment. Guarantee [MGNREGA].	Classroom discussions Field visit Individual /Group conference Report/journal submission & VIVA
4	Rural and National development programmers	History of rural development and current National Programms in India: Sarva shiksha Abhiyan, Beti Bachao Beti Padhao, Ayushman Bharat, eShram Swachh Bharat, PM Awas yojana, Skill India, Digital India, Start-Up India, Stand-Up India, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Jal Jeevan Mission, Mission Antyodaya, ATMANIRBHAR Bharat, etc.	Classroom discussions Field visit Individual /Group conference Report/journal submission & VIVA

Note: Faculty can make addition in the list of activities as per domain content:

Recommended field-based activities (Tentative):

- Participate in Gram Sabha meetings, and study community participation;
- Visit to Swachh Bharat Mission project sites, conduct analysis and initiate problem-solving measures;
- Interaction with Self Help Groups (SHGs) women members, and study their functions and challenges; planning for their skill-building and livelihood activities;
- Visit Mahatma Gandhi National. Rural Employment Guarantee Act 2005 (MGNREGS) project sites, interact with beneficiaries and interview functionaries at the work site;
- surveys on Mission Antyodaya to support under Gram Panchayat Development Plan
- Visit Rural Schools/mid-day meal centers, study academic and infrastructural resources, digital divide and gaps;

- Associate with Social audit exercises at the Gram Panchayat level, and interact with programme beneficiaries;
- Visit to local Nagarpalika office and review schemes for urban informal workers and migrants;
- Attend Parent Teacher Association meetings, and interview school drop outs;
- Visit local Anganwadi and observe the services being provided;
- Visit local NGOs, civil society organizations and interact with their staff and beneficiaries;
- Organize awareness programmes, health camps, Disability camps and cleanliness camps;
- Conduct soil health test, drinking water analysis, energy use and fuel efficiency surveys and building solar powered village;
- Understanding of people's impacts of climate change, building up community's disaster preparedness;
- Organize orientation programmes for farmers regarding organic cultivation, rational use of irrigation and fertilizers, promotion of traditional species of crops and plants and awareness against stubble burning;
- Formation of committees for common property resource management, village pond maintenance and fishing;
- Identifying the small business ideas (handloom, handicraft, khadi, food products, etc.) for rural areas to make the people self-reliant.
- Interactive with local leaders, panchayat functionaries, grass-root officials and local institutions regarding village development plan preparation and resource mobilization;
- Financial Literacy Awareness Programme
- Digital Literacy Awareness Programme
- Education Loan Awareness Programme
- Entrepreneurship Awareness Programme
- Awareness Programmes on Government Schemes
- Products Market Awareness
- Services Market Awareness
- Consumer Awareness Programme
- Accounting Awareness Programme for Farmers
- Accounting Awareness Programme for Street Vendors etc.

The above list of activities is not exhaustive. The college may add more activities of CEP related to the subjects under Faculty of Commerce and Management. The college may identify such areas for CEP as per the demand by the students as well as concerned teachers.

6. IMPORTANT RULES AND REGULATIONS FOR CEP:

Concurrent Fieldwork:

Students must conduct comprehensive studies on various challenges that they face in their chosen field. Every work relevant to the subject matter should be compiled and documented. Students should keep separate fieldwork diary or maintain journal in order to record their fieldwork experiences i.e. reading, e- contents, tasks, planning and work hours have to be recorded in the diary. Detailed work records report on students' fieldwork experiences and activities to be submitted and should be presented. The fieldwork conference is part of the timetable and is mandatory. Faculty should hold a fieldwork conference FOREIGHTNIGHTLY for all students.

In addition to the principal curriculum, the students engage in a variety of community development- related activities. They are encouraged to plan and carry out programs, processions, and events for social causes. These activities seek to enhance students' personal and professional skills as well as foster self- development. "Rural Camp" should be embedded in the curriculum for first-year students to be held in the backward and neglected areas of District's.

Concurrent Fieldwork is the core curriculum activity in the CEP course. Hence, 100% attendance of the students is mandatory in case of absence on any student, supplementary fieldwork must be arranged and accomplished with the approval of the faculty supervisor.

7. EVALUATION/ASSESSMENT SCHEME:

Students should keep a Field Diary / journal to record, content, readings and field visit planning. The assessment pattern is internal and external i.e. 40+10.

Internal continuous Assessment: Participation in concurrent field visits 40%; individual/group field project conference, report/journal submission 40%.

External Assessment: Presentation of field project findings (VIVA) should be assigned 20%.

Nature of Question Paper and Scheme of Marking

Note: following pattern is given by taking nature of course in management and commerce course into consideration

Nature of Question Paper for all courses (4 Credits)

Q. No. 1	a) Multiple Choice Questions (5 Questions)	10 marks
	b) True and false (5 Statements)	5 marks
Q. No. 2	Write Short Notes (any 3 out of 5)	15 marks
Q. No. 3	Answer the following questions (any 3 out of 5)	15 marks
Q. No. 4	Answer the following questions (any 1 out of 2)	15 marks
Total		60 marks

Nature of Question Paper for all courses (2 Credits)

Q. No. 1	a) Multiple Choice Questions (5 Questions)	5 marks
	c) True and false (3 Statements)	3 marks
Q. No. 2	Write Short Notes (any 2 out of 4)	8 marks
Q. No. 3	Answer the following questions (any 2 out of 4)	8 marks
Q. No. 4	Answer the following questions (any 1 out of 2)	6 marks
Total		30 marks